

Executive Initiatives



Regulatory Developments and Trends

Wisconsin has a tradition of sound regulation combined with strong consumer protections. A solid regulatory framework recognizes that consumers and the marketplace are best served by efficient, market-oriented regulation of the business of insurance. A solid regulatory framework also provides for efficient, safe, fair and stable insurance markets.

To improve and maintain a strong yet flexible system of insurance regulation, we need to ensure certain conditions exist: competitive markets, a strong consumer protection presence, efficient administration and coordination among the states. Activities during the past year reflect OCI's commitment to foster this balance.

In 2003 OCI successfully completed the accreditation requirements in accordance with the financial standards of the National Association of Insurance Commissioners (NAIC). Accredited insurance departments are required to undergo a comprehensive review every five years by an independent review team to ensure they continue to meet baseline standards. Accreditation is further proof that state insurance regulation is the most effective and efficient system for protecting consumers and ensuring a solvent marketplace nationwide.

Competitive Insurance Market

A viable insurance market, characterized by fair competition, assures that the needs of the public will be met. In a competitive insurance market, regulators can best serve consumers by focusing on monitoring market misconduct and the financial solvency of insurers. OCI has been involved in a number of efforts to ensure the reliability, solvency and financial solidity of the insurance industry. Major accomplishments in 2003 include:

- Examination of 60 domestic insurance companies and analysis of financial statements of over 1,800 insurers.
- Review and approval of mergers involving 7 domestic insurers.
- Approval of 4 changes of domicile into Wisconsin and no changes of domicile out of Wisconsin.
- Completion of the review of mutual holding company restructuring of Milwaukee Mutual Insurance Company, now known as Milwaukee Insurance Company.
- Development of automated applications used in financial analysis and examinations.

Strong Consumer Protection Presence

There is no regulatory system more responsive to the needs of consumers than state-based insurance regulation. In 2003 alone, OCI processed 4,000 rate and rule filings, approved 6,000 policy form filings, investigated nearly 9,000 consumer complaints, and recovered just under \$5 million for consumers.

Consumer education is critical in a competitive-based insurance market. Consumers have an incentive to invest in the effort to identify the insurance products that best fit their needs and budgets. Ensuring that all consumers are knowledgeable about their rights is a critical part of OCI's mission. In 2003 OCI was involved in numerous initiatives to help individuals and families make informed decisions about their insurance needs. Following is a synopsis of major innovations and accomplishments:

- Publication of the first HMO Quality and Consumer Satisfaction Data Report. Consumer satisfaction with health maintenance organizations (HMOs) in Wisconsin ranked above the national average in all measured categories.
- Publication of a report on the first year of the Independent Review Organization (IRO) process. The report documents the total number of review requests, the Independent Review Organizations involved, the average number of days to resolve the case, and the determination of the IRO. Enacted in 2002, the independent review process allows consumers who are unhappy with their insurance company's decision to deny coverage to appeal to an IRO.
- Successful completion of a market analysis project of annuity writers to determine whether companies have practices and procedures in place to ensure that annuity sales are suitable and appropriate for senior citizens.
- Initiation of a pilot program to investigate and prevent marketing abuses relating to insurance products sold to the elderly.

Efficient Administration

OCI continues to aggressively infuse technology in order to improve user applications and to more efficiently serve our internal and external customers. The commitment to the use of technology is a key strategy in the agency's business plan. Technology accomplishments in 2003 include:

- Set up a wireless network pilot demonstration. This technology was subsequently adopted by the Bureau of Market Regulation for use on insurance company exams.
- In conjunction with the Department of Health and Family Services developed an Administrative Rules Web site that has been called one of the nation's most advanced Internet applications for public policy-making.
- Wisconsin became the first state to eliminate the requirement for original letters of certification in the nonresident licensing process by relying on technology to provide all information electronically.
- Wisconsin began accepting electronic nonresident license applications and electronic payments for service requests. These options provide faster turnaround in the licensing process.

Coordination Among the States

OCI continued its leading role in the NAIC, serving on dozens of committees, task forces, and working groups. The office also played a prominent role in the development of model legislation and regulations in a number of important areas. These included critical work on suitability standards for annuity products that are offered to senior citizens and the development of standards for consumer protection in Medicare supplement insurance. OCI plans to continue its active participation in the NAIC's ongoing and ambitious agenda to enhance the long-term stability of insurance markets and to ensure responsible consumer protections.

OCI also participated as one of nine states in the Market Conduct Annual Statement pilot project, collecting and analyzing data on claims and underwriting in life, homeowner's and auto insurance and working with the other states to use the data as part of the market analysis program.

Emerging Trends

The business of insurance is primarily regulated by state governments, and the mission of the NAIC is to provide a forum for the exchange of ideas and the formulation of sound regulatory policy that will protect

policyholders and help maintain the financial stability of the insurance industry.

Insurance regulation must be fluid and flexible, not only to keep up to date, but to attempt to anticipate future regulatory needs. Insurance regulators must be constantly alert to do those things necessary to bring about a viable and competitive insurance market which does, in fact, serve the needs of the public.

The upcoming years will prove challenging for the office as it continues to lead the way on a variety of issues emerging and remaining in the spotlight. Whether the issue is the Medicare Modernization Act, discount health plans selling insurance products that are too good to be true or unsuitable products being sold to elderly consumers, the responsibility of this office is clear—to get involved and to represent the public interest as best as we can.

State-based insurance regulation in this country has evolved through the cooperative efforts of the states and coordinated activities not only of the NAIC, but also of the other groups such as the National Governor's Association (NGA) and the National Conference of Insurance Legislators (NCOIL). These coordinated efforts give states the resources and ability to regulate the business of insurance efficiently and fairly.

As a regulatory agency, OCI perennially faces many challenges in responding to changing conditions in the marketplace and the economy in general. During the last few years, however, OCI has also needed to perform its mission in a very difficult state budget environment. Budget requests have generally not been approved, some funds have been deleted from the agency's base budget and five positions have been eliminated from our staffing levels. These actions present a dilemma to regulators who are concerned about protecting the public by examining company finances, licensing insurance agents and responding to consumer complaints, and to our administrative staff who serve the public in other ways. We will continue to look for ways to streamline our operations and increase efficiencies, while limiting possible adverse impacts on the public, where possible. We have continued to do more with less, but additional reductions could compromise the agency's ability to fulfill its mission.

OCI on the World Wide Web

The Office of the Commissioner of Insurance (OCI) launched its Web site on the World Wide Web in 1996.

The Web site design is very basic. From the beginning, we have been very cognizant that the Web site needs to be accessible for all users. We have tried to use colors wisely, have kept pages uncluttered and have used alternative text for images. OCI's Web site allows for easy navigation through the use of its site index. The site index makes it easy for visitors to get to whatever they want with a minimum number of clicks. We consider our site index as the table of contents to the site.

Consumer Information and Education Features

The Internet offers unique opportunities in our continued efforts to increase our education and outreach efforts. OCI has approximately 39 separate brochures, buyer's guides and other public information materials which are available in PDF format. The Consumer Publications section is organized by type of insurance and is easily accessible to users. Publications viewed via our Web site continues to rise. In 2003 we had a monthly average of over 18,400 visitors on our site compared to a monthly average of over 17,300 in 2002. On-line access to publications is rapidly becoming the preferred way to access agency publications.

Our Web site allows consumers to make intelligent and informed decisions when shopping for insurance by providing service information, company rating information and service quality information. The Company Lookup page allows consumers to find the name and address of an insurance company, licensing information and links to rating services and the NAIC Consumer Information Source that provides information about company service levels. The Agent Lookup page allows consumers to see if an agent is licensed in the state, the lines of insurance they are licensed in and if there have been any administrative actions taken against them.

The section on HMOs allows consumers to find out the financial condition of the 22 HMOs that provide managed care health insurance coverage in the state and the providers that contract with the HMOs. This section of the Web site also provides a listing of Wisconsin counties and the HMOs providing coverage in those counties. Consumers are able to e-mail the managed care specialist to ask questions about their health plan and their rights and responsibilities under the plan.

The Web site also has pages dedicated to senior citizens and small employers. The Senior Issues section provides information to assist seniors looking for help with purchasing insurance, comparing policies that supplement Medicare and making decisions on planning

and paying for long-term care. The Insurance Coverage for Small Employers section was developed to help small employers become more knowledgeable consumers by providing information on the different types of insurance policies in the market, how much coverage to buy, and how to buy it wisely.

Regulating the Insurance Industry

OCI continues to use the Web site in order to provide better and more efficient service to the insurance industry. Insurance companies can download their quarterly tax forms or check out the latest financial audit performed by OCI on their competitors. All pending administrative rules are maintained on the site in their various stages of promulgation so that interested parties can follow their development. Links are provided to the Wisconsin statutes and the Wisconsin administrative code so that the insurance industry compliance staff have easy access to relevant Wisconsin insurance laws. The Web site contains all interpretative bulletins that announce the enactment or promulgation of new statutes or rules that affect the insurance industry's manner of doing business in the state of Wisconsin.

The Agent section allows insurance agents to check on the status of an existing license, check on their continuing education credits, find out how to get licensed in other lines of insurance or e-mail OCI with a change of address.

Keeping the Public Informed

The agency uses the Web site to keep the public informed, to the extent possible, about major transactions under the purview of OCI (i.e., the recent conversion of Blue Cross and Blue Shield United of Wisconsin from a nonprofit service insurance corporation to a for-profit stock corporation). This was a major transaction for the state and required OCI approval before it could occur. The OCI review and approval process, including all filings, correspondence, reports, hearing record, and final order were posted to the Web site so that the public could follow the transactions. OCI continually updates its Web site to include information on all insurance company mergers, acquisitions and conversion.

We focus on providing information useful to our audiences 24 hours a day and finding new methods to provide greater content. We frequently reassess the value of the information provided on our site and continually update and add new information. We post updated information to the Web site as soon as it becomes available. There were 261 new Web pages added in 2003. Another 1,917 existing pages were updated.

Legislation

During 2003, Governor Doyle signed legislation that affects the business of insurance in Wisconsin. Legislative materials may be obtained from the Revisor of Statutes, 1 East Main Street (Lower Level), Madison, WI 53703, or by calling (608) 266-2011.

Legislative material also can be found on the Internet at <http://www.legis.state.wi.us>

The list of Wisconsin laws follows:

2003 Wisconsin Act 33—State Budget Bill

Section 632.746 (7m), Wis. Stat.

Directs insurers offering group health insurance plans to permit employees and/or dependents who are eligible to participate in the group health benefit plan a 30-day enrollment period following a determination by the Department of Health and Family Services that the eligible employee is eligible for benefits under the Medical Assistance program or BadgerCare. Directs the Department of Health and Family Services to purchase coverage on behalf of these qualified employees for the portion that the employee is responsible for under the group health benefit plan.

Effective July 1, 2003

2003 Wisconsin Act 44—Reduction in amount recoverable by a liquidator from a reinsurer

Section 645.58 (1), Wis. Stat.

Reduces the amount recoverable from a liquidator of an insolvent insurer by payments made by a reinsurer that operates as a reduction in the liabilities of the ceding insurer.

Effective August 26, 2003

2003 Wisconsin Act 60—Frequency of local lodge meetings

Section 614.01 (1) (c) 3, Wis. Stat.

Changes frequency of local fraternal lodge meetings from once monthly to once every three months.

Effective October 31, 2003

2003 Wisconsin Act 78—Authorizing municipal insurance mutuals to provide property insurance

Section 611.11 (4) (b) 4, Wis. Stat.

Adds property insurance to the list of insurance products that may be provided by municipal mutual insurers to their members.

Effective December 6, 2003

2003 Wisconsin Act 101—Authorizing a health benefit purchasing cooperative pilot project

Section 185.99, Wis. Stat.

Authorizes the creation of one health benefit purchasing cooperative within each of five geographic areas designated by order of the Commissioner for the purpose of providing health care benefits for cooperative members.

Effective December 30, 2003

Administrative Rules

In 2003, OCI promulgated the following changes in the Wisconsin Administrative Code:

Ins 3.39, Wis. Adm. Code—Relating to Medicare Supplement Insurance Requirements

Due to changes in federal law as a result of the Medicare, Medicaid and SCHIP Benefits Improvement and Protection Act (BIPA), amendments are necessary in order that Wisconsin Medicare supplement insurance regulation is in compliance with the National Association of Insurance Commissioners (NAIC) Medicare supplement insurance minimum standards model act modifications.

Under the previous federal law and model act, a potential timing gap was created such that persons who were provided notice of cessation or termination of employee welfare benefit plans in excess of 63 days were put in an untenable position of withdrawing early from the employee welfare benefit plan that may have attractive insurance features (such as more comprehensive coverage) and switching to the Medigap policy so as not to risk losing their guaranteed issue rights as they are unable to simultaneously keep a Medigap application current and delay the effective date of the policy beyond the 63-day window. The modifications to BIPA and the NAIC model act, and regulation and as reflected in the changes made to s. Ins 3.39, Wis. Adm. Code, altered time periods to provide the broadest application of when and how the guaranteed issue period is triggered and calculated for eligible persons as defined within s. Ins 3.39 (34) (b), Wis. Adm. Code, to alleviate most of the potential problems.

Specifically, s. Ins 3.39 (34) (c), Wis. Adm. Code, as newly created, provides that the guaranteed issue period for persons enrolled in an employee welfare benefit plan begins on the later of two dates: (1) the date the individual receives a notice of termination or cessation of all supplemental health benefits and ends 63 days after the date of termination of the coverage, or (2) if the individual was not directly notified, the date the individual received notice that a claim has been denied because the plan terminated or ceased offering insurance and ends 63 days after the date of the actual notice of the denied claim.

Section Ins 3.39 (34) (b), Wis. Adm. Code, describes several additional distinct groups of persons who may be eligible for guaranteed issue of Medicare supplement or Medigap coverage. Several subsections within s. Ins 3.39 (34) (b), Wis. Adm. Code, were modified slightly without

significant changes. Section Ins 3.39 (34) (c), Wis. Adm. Code, as newly created, references the different groups of eligible persons and specific situations that then trigger guaranteed issue rights and provide time periods specific to each situation.

Modifications were also made for extended Medicare supplement insurance guaranteed issue as a result of interrupted trial periods. Section Ins 3.39 (34) (d), Wis. Adm. Code, as newly created, describes the circumstances of how and when such an extension is applicable for eligible persons who had a Medicare supplement policy and subsequently enrolled, for the first time, in a Medicare + Choice or other described plan under s. Ins 3.39 (34) (b) 5. and 6., Wis. Adm. Code, the manner in which the guaranteed issue period of time will be treated.

Other modifications made in this proposed rule include clarification of eligible expenses that are to include outpatient services paid under the prospective payment system and correcting references to Medicare supplement insurance and federal provisions.

Effective May 1, 2003

Ins 17.01 (3), 17.28 (6) and 17.285 (4), Wis. Adm. Code—Relating to Annual Patients Compensation Fund Fees Beginning July 1, 2003, and Establishing Rate of Compensation for Fund Peer Review Council Members and Consultants

The Commissioner of Insurance, with the approval of the Board of Governors (Board) of the Patients Compensation Fund (Fund), is required to establish by administrative rule the annual fees which participating health care providers must pay to the Fund. This rule establishes those fees for the fiscal year beginning July 1, 2003. These fees represent a 5% increase compared with fees paid for the 2002-03 fiscal year. The Board approved these fees at its meeting on February 26, 2003, based on the recommendation of the Board's Actuarial and Underwriting Committee.

The Board is also required to promulgate by rule the annual fees for the operation of the patients compensation mediation system, based on the recommendation of the director of state courts. This rule implements the funding level recommendation of the Board's Actuarial and Underwriting Committee by establishing mediation panel fees for the next fiscal year at \$19.00 for physicians and \$1.00 per occupied bed for hospitals, representing no increase from 2002-03 fiscal year mediation panel fees.

This rule also creates s. Ins 17.285 (14), Wis. Adm. Code, that establishes a rate of compensation for Fund peer review council members and consultants of \$250 per meeting attended or \$250 per report filed by consultant based on the consultant's review of a file.

Effective November 1, 2003

Ins 17.40 (1), (2), (3) and (4), Wis. Adm. Code—Relating to Requiring Insurers and Self-insurers Provide Notice to the Patients Compensation Fund of the Filing of an Out-of-state Medical Malpractice Action Against Wisconsin Health Care Provider

Section 655.27 (5) (a) 2., Wis. Stat., provides a person filing an action outside this state against a health care provider may recover from the Patients Compensation Fund (Fund) only if the Fund is notified of the action within 60 days of service of process on the health care provider or the employee of the health care provider when the rules of procedure of the jurisdiction in which the action is brought do not permit naming the Fund as a party. Section 655.27 (5) (a) 2., Wis. Stat., further provides the Board of Governors may extend this 60-day time limit if it finds that enforcement of the time limit would be prejudicial to the purposes of the Fund and would benefit neither insureds nor claimants.

Section 655.27 (5) (b), Wis. Stat., provides it is the responsibility of the insurer or self-insurer for the health care provider who is also covered by the Fund to provide an adequate defense of the Fund, to act in good faith and in a fiduciary relationship with respect to any claim affecting the Fund.

In several recent cases, primary carriers have not given timely notice to the Fund of the commencement of an out-of-state medical malpractice action potentially affecting the Fund. In three recent cases, a primary carrier provided an ongoing defense to three insured health care providers in three lawsuits filed outside the state of Wisconsin for over two years before notifying the Fund of the existence of the suits. In two of these cases, the primary carrier first provided notice to the Fund only weeks before the trial date. As is typical in cases filed outside Wisconsin, the Fund had no notice from any other source of the existence of the suits before the primary carrier provided the Fund notice of the suits.

This rule requires primary carriers and self-insurers to give written notice to the Fund within 60 days of the primary insurer or self-insurer's first notice of the filing of an action outside this state, or within 60 days of service of process on the health care provider, or employee thereof, whichever is later. The Insurance Commissioner and the

Board have determined notice provided within the timeframe established by the rule is necessary to ensure the Fund is able to timely investigate, respond as appropriate and defend itself against claims filed outside the state of Wisconsin that may affect the Fund. The Board, on the Legal Committee's recommendation, has also determined it would never be "prejudicial to the purposes of the Fund" nor would it ever impermissibly "benefit insureds or claimants" if the Fund is provided its first notice of the filing of an action outside Wisconsin within 60 days of the primary insurer's or self-insurer's first notice of the filing of the action (as opposed to the 60 days from service of process on the health care provider timeframe specified in the statute) so that allowing the later of the two timeframes in the rule fully comports with the language and intent of the statute.

The rule also specifies the failure of the insurer or self-insurer to give timely notice will result in the Board of Governors denying Fund coverage for the claim unless the primary insurer or self-insurer demonstrates, and the Board finds: a) the Fund was not prejudiced by the failure to give timely notice, and b) it was not reasonably possible for the primary insurer or self-insurer to give notice within the time limit. This standard of a finding of no prejudice and that it was not reasonably possible to give timely notice is patterned after a similar standard set forth in s. 631.81, Wis. Stat. The rule establishes a fair standard for the Board to apply when reviewing the circumstances of a particular case in which a primary insurer or self-insurer does not provide notice of an action filed outside the state within 60 days of service of process on the health care provider or within 60 days of the insurer or self-insurer's first notice. The rule also provides if the Board of Governors denies Fund coverage under s. Ins 17.40 (3), Wis. Adm. Code, of the rule, the failure to give notice constitutes a failure to act in good faith on the part of the insurer or self-insurer in violation of s. 655.27 (5) (b), Wis. Stat.

Effective November 1, 2003

In 2003, OCI had the following emergency rules in effect:

Ins 8.49, Wis. Adm. Code—Relating to Small Employer Group Health Insurance Rule and Application Form

In accordance with s. 601.41 (8) and s. 635.10, Wis. Stat., the office is statutorily required to develop a rule and the uniform employee application for group health insurance that is to be used by small employer insurers for small employer applicants. In compliance with s. 601.41 (8), Wis. Stat., the office, with consultation of the life and disability advisory council, convened a task

force with representatives of small employers, licensed intermediaries and small employer insurers to obtain information relating to a proposed uniform employee application form. The task force made recommendations to the office for its consideration in the development of the small employer uniform employee application.

The intent of the legislation was two-fold: to reduce the number of forms employees were required to complete when a small employer applied for group health insurance and permits small employers to seek multiple premiums from different small employer insurers with one form. Having a uniform employee application that could be used to obtain multiple premiums also has the benefit of decreasing the amount of time spent by the small employer in obtaining the premium information since the form may be photocopied and submitted simultaneously to several insurers.

To address the concerns of the small employers, licensed intermediaries and small employer insurers, the office, in addition to drafting the uniform employee application, also drafted the rule governing the use and management of the application process. The proposed regulations establish the following: photocopies of the form shall be accepted as though it were an original; duration for use of the information contained within the application form; and, requires small employer insurers to share the photocopied forms, in accordance with the applicant's authorization, with other named insurers within 5 business days as requested in writing by the small employer. The intent is to facilitate a timely exchange of the applications so that the small employer is able to receive the premium amount necessary to make an informed decision regarding the purchase of group health insurance.

Finally, although the uniform application will be available for use beginning August 1, 2003, in accordance with the statute, the rule permits a 60-day grace period to enable small employer insurers to transition from their individual application forms to the uniform application.

Effective June 19, 2002

Ins 17.01 (3), 17.28 (6), and 17.285 (14), Wis. Adm. Code—Relating to Annual Patients Compensation Fund Fees Beginning July 1, 2003, and Establishing a Rate of Compensation for Fund Peer Review Council

The Commissioner of Insurance, with the approval of the Board of Governors (Board) of the Patients Compensation Fund (Fund), is required to establish by administrative rule the annual fees which participating health care providers must pay to the Fund. This rule

establishes those fees for the fiscal year beginning July 1, 2003. These fees represent a 5% increase compared with fees paid for the 2002-03 fiscal year. The Board approved these fees at its meeting on February 26, 2003, based on the recommendation of the Board's Actuarial and Underwriting Committee.

The Board is also required to promulgate by rule the annual fees for the operation of the patients compensation mediation system, based on the recommendation of the director of state courts. This rule implements the funding level recommendation of the Board's Actuarial and Underwriting Committee by establishing mediation panel fees for the next fiscal year at \$19.00 for physicians and \$1.00 per occupied bed for hospitals, representing no increase from 2002-03 fiscal year mediation panel fees.

This rule also creates s. Ins 17.285 (14), Wis. Adm. Code, that establishes a rate of compensation for Fund peer review council members and consultants of \$250 per meeting attended or \$250 per report filed by consultant based on the consultant's review of a file.

Effective June 11, 2003

The Wisconsin Administrative Code, Rules of the Office of the Commissioner of Insurance, and the Wisconsin Administrative Register are available from the Wisconsin Department of Administration, Document Sales, at (608) 266-3358 and available on the Internet at: <http://www.legis.state.wi.us/rsb/code/ins/ins.html>. Information regarding the status and text of OCI rules pending or promulgated is available on the internet at: <http://oci.wi.gov/ocirules.htm> and <http://adminrules.wisconsin.gov>.

National Association of Insurance Commissioners' (NAIC) Activities

OCI actively participates in the NAIC. During 2003 Commissioner Gomez and his representatives were members of the following committees, task forces, and working groups of the NAIC.

Committees

Financial Condition (E) Committee
NAIC/Industry Liaison Committee

Privacy Issues Working Group
Review Standards Checklists Subgroup
SERFF Enhancements Subgroup (Co-Chair)

Task Forces

Accounting Practices & Procedures (E) Task Force
Examination Oversight (E) Task Force (Vice Chair)
Government Affairs Task Force
Health Insurance (B) Task Force
International Holocaust Commission (H) Task Force
Regulatory Framework (B) Task Force (Chair)
Risk-Based Capital (E) Task Force
Senior Issues (B) Task Force (Chair)

Financial Condition (E) Committee
Confidentiality Issues Subgroup
Insurance Holding Company Working Group
Rating Agency Working Group
Risk Assessment Working Group
Risk Development Subgroup

Health Insurance & Managed Care (B) Committee
ERISA Working Group (Chair)

Insolvency (E) Task Force
Coordinating With State Guaranty Associations
Working Group

NAIC Working/Study Groups/Subgroups

Accounting Practices & Procedures (E) Task Force
Emerging Accounting Issues Working Group
Property and Casualty Reinsurance Study Group
Statutory Accounting Principles Working Group
Examination Oversight (E) Task Force (Vice Chair)
Analyst Team System Oversight Working Group
Audit Software Subgroup
Audit Software Working Group
Financial Analysis Working Group (Chair)
Financial Analysis Handbook Working Group
(Chair)
Financial Analysis Research & Development
Working Group (Chair)
Financial Data Repository (FDR) Working Group
Financial Examiners Handbook Technical Group
Handbook Revisions Subgroup
Health Entities Working Group
Troubled Company Subgroup

Information Systems (I) Task Force
Strategic Systems Planning Working Group

Market Regulation & Consumer Affairs (D) Committee
Collaborative Actions Subgroup
Credit Scoring Working Group
Examinations Standards Working Group
Investigations Standards Subgroup
Market Analysis Handbook Subgroup
Market Analysis Working Group
Market Conduct Annual Statement Subgroup
Market Information Systems Working Group (Co-
Chair)
Producer Licensing Working Group
Reciprocity Agreement Subgroup
Uniformity Working Group

Market Regulation (D) Task Force
Life and Annuity Plan Examination Handbook
Working Group
Property and Casualty Plan Examination
Handbook Working Group

Risk-Based Capital (E) Task Force
Ad Hoc Subgroup of the Risk-Based Capital (E) Task
Force
Health Risk-Based Capital Working Group
Life Risk-Based Capital Working Group
Property and Casualty Risk-Based Capital Working
Group

Senior Issues (B) Task Force (Chair)
Long-Term Care Working Group (Chair)
Senior Counseling Activities Working Group

Executive (EX) Committee
CARFRA Working Group
Consumer Protections Working Group
Database Subgroup
Filing Submission Uniformity/Metrics Subgroup
(Chair)
Functional Regulation Working Group
Improvements to State-Based Systems Working
Group
Information Sharing Working Group
Legal Issues Ad Hoc Group
National Treatment of Companies Working Group

Advisory Boards and Councils

Wisconsin law, s. 15.04, Wis. Stat., provides that heads of independent agencies may create and appoint such councils and committees as the operation of the agency requires. The insurance law, s. 601.20, Wis. Stat., authorizes the Commissioner to create advisory councils and committees to assist in dealing with regulatory problems. The Commissioner is to provide by rule for the creation, governance, duties, and termination of any council or committee that is established. The expert advice provided the Commissioner through these councils results in more efficient regulation of the insurance industry to the benefit of insurance consumers and insurers.

The Commissioner and staff members also serve on various councils and boards and thus aid Wisconsin residents by providing advice and suggestions on matters related to insurance regulation.

A description of the various councils and boards with which OCI is involved follows:

Group Insurance Board (Board)

Section 15.165 (2), Wis. Stat., created a Group Insurance Board in the Department of Employee Trust Funds. The Commissioner or designee is a member of the Board. The Group Insurance Board is authorized to enter into contracts with insurers to provide group insurance plans or to provide the benefits on a self-insured basis. It also provides general administrative policy for the group insurance programs for health care, income disability benefits, and life insurance authorized for state and other public employees under ch. 40, Wis. Stat. The specific powers of the Board are enumerated under s. 40.03 (6), Wis. Stat.

Insurance Security Fund Board (Board)

This Board administers the Insurance Security Fund established by ch. 646, Wis. Stat., to provide a mechanism for protecting insureds in the event of liquidation of insurers and to assess the cost of such protection among insurers. The Commissioner, along with the Attorney General, and the State Treasurer, are members of this Board and serve with ten representatives of insurers appointed by the Commissioner upon consideration of the recommendation of insurance organizations.

Patients Compensation Fund Board (Board)

The Board was created by s. 619.04 (3), Wis. Stat. It is a 13-member Board that consists of 3 insurance industry representatives, a member named by the Wisconsin Academy of Trial Lawyers, a member named by the State Bar Association, 2 members named by the State Medical Society of Wisconsin, a member named by the Wisconsin Hospital Association, 4 public members appointed by the Governor, and the Commissioner who serves as the chair. The members as of December 31, 2003, were:

Mark Adams, State Medical Society
Mark Femal, Public Member
Barbara Kuhl, Public Member
David Maurer, Industry Representative
Paul Mestelle, Industry Representative
Walter Moritz, M.D., State Medical Society
Kermit Newcomer, M.D., Public Member
George Quinn, Wisconsin Hospital Association
Dennis Robertson, Wisconsin Academy of Trial Lawyers
Joan Schmit, Public Member
Christopher Spencer, Industry Representative
Donald Taitelman, State Bar Association

Wisconsin Retirement Board

The Wisconsin Retirement Board is created in the Department of Employee Trust Funds by s. 15.165 (3) (b), Wis. Stat. It is a nine-member Board. Six members represent employers or employees who participate in the Wisconsin retirement system, one is a participating state employee, one is a public member, and one is the Commissioner or an experienced actuary in OCI. The Board studies and recommends alternative administrative policies, authorizes and terminates disability annuity payments, and considers administrative rules that relate to participants in the retirement system other than teachers.

Council on Fire Service Training Programs

This body, authorized by s. 15.947, Wis. Stat., functions under the State Board of Vocational, Technical and Adult Education, and furnishes advice and guidance to the Board in the establishment and maintenance of training programs in fire prevention and protection. The council is comprised of representatives from the Division of Emergency Government (Bureau of Civil Defense and Disaster Control), the Department of Workforce Development, and OCI, together with six members of fire departments appointed by the Governor for staggered six-year terms.

Joint Survey Committee on Retirement Systems

This committee performs duties mandated under s. 13.50, Wis. Stat. The committee is comprised of two majority party senators, one minority party senator, two majority party representatives to the assembly, one minority party representative to the assembly, an assistant attorney general, a member of the public selected by the Governor, the Commissioner or a designated experienced actuary in OCI, and the Secretary of the Department of Employee Trust Funds.

This committee evaluates all legislative proposals that would create or modify any system of retirement for public officers or employees. No such bill may be acted upon by the legislature until it has been referred to this committee for preparation of a written report. The report must indicate the probable cost involved, the effect of the proposal upon the actuarial soundness of existing retirement systems, and the desirability of the proposal as a matter of public policy.

Retirement Research Committee

This committee performs duties mandated under s. 13.51, Wis. Stat. Its membership represents employee and employer groups having vested interests in various state retirement programs. The committee has investigatory powers over all state retirement systems for public employees. In addition, it may require any public pension or retirement system to furnish it with periodic financial reports and records. The committee conducts a continuous review of retirement benefits afforded to public employees under the existing state system. It maintains a current reference library of all public employee pension and retirement plans throughout the United States and makes its findings and recommendations available to the Governor and the legislature.

Life and Disability Advisory Council

This council, created by s. Ins 6.79, Wis. Adm. Code, advises the Commissioner on regulatory matters in the areas of life and disability insurance. The council has four insurance company members, two agent members, and three public members. The members during 2003 were:

Russ Cain, Madison
Steve Frankel, Northwestern Mutual Life Ins. Co.,
Milwaukee
Martha E. Gaines, University of Wisconsin Law
School, Madison
Karen E. Geiger, Cobalt Corp., Onalaska
Robert Palmer, Dean Health Plan, Madison
Roberta Riportella-Muller, UW Dept. of Consumer
Sciences, Madison
John Sheski, Wisconsin Physicians
Service Insurance Corporation, Madison
Arvid Tillmar, T. E. Brennan, Madison
Robert Walker, Madison

Property and Casualty Advisory Council

This council, created by s. Ins 6.79, Wis. Adm. Code, advises the Commissioner on regulatory matters in the areas of property and casualty insurance. The council has four insurance company members, two agent members, and three public members. The members during 2003 were:

James Thomas, Society Insurance a Mutual
Company, Fond du Lac, Chair
Doug Dittmann, The Neckerman Agency, Madison
John Duwell, West Bend Mutual Insurance Company,
West Bend
Lemuel Eaton, Neighborhood Housing Services,
Milwaukee
Maryelyn Geisler, American Family Mutual Insurance
Company, Madison
Mary Kaiser, RJF Agencies Inc., Eau Claire
Brian Peacy, Employers Insurance Company of
Wausau
Bill Smith, National Federation of Independent
Business, Madison
Steve Tauke, Marshall & Ilsey Corporation,
Milwaukee

Bulletins to Insurers

January 28, 2003: To all Medicare supplement insurers regarding amendments to s. Ins 3.39, Wis. Adm. Code, for compliance with the Benefits Improvement and Protection Act (BIPA). This bulletin is to inform insurers that effective January 1, 2003, s. Ins 3.39, Wis. Adm. Code, regarding standards for insurance sold to the Medicare eligible, was amended in order to comply with the Medicare, Medicaid and SCHIP Benefits Improvement and Protection Act (BIPA) and the NAIC Medicare supplement insurance minimum standards model act modifications.

February 10, 2003: To all insurers writing small employer group health insurance in Wisconsin regarding publication of small employer insurers' current new business premium rates. OCI recently asked all small employer insurers to complete Form OCI 26-500 and provide information concerning the new business premium rates charged to small employers. The request was made pursuant to s. 635.12, Wis. Stat., that requires every small employer insurer to annually publish the small employer insurer's current new business premium rates in the manner and according to categories required by s. Ins 8.52 (4), Wis. Adm. Code. Small employer insurers who complete Form OCI 26-500, and who return it to the OCI on or before December 1, each year, will be in compliance with the requirements of s. 635.12, Wis. Stat., and need not publish the rates themselves. OCI intends to publish the information gathered from all small employer insurers on OCI's Web site and in pamphlet form, to assist small employers in comparing the rates.

June 4, 2003: To all life and health and property and casualty insurers licensed to transact the business of insurance in Wisconsin regarding regulatory alert to stop loss carriers and third party administrators. This bulletin asks insurers to immediately review and update the company's internal policies and business practices to ensure that the company does not provide coverage or services to unlicensed (illegal) health insurance plans. Unlicensed (illegal) health plans have left millions in unpaid claims. Moreover, supporting these illegal health plans may lead to substantial liability and regulatory action against the company. The company may be subject to regulatory penalties and may be liable for all unpaid claims under ss. 618.39 and 618.50, Wis. Stat.

September 3, 2003: To all insurers writing small employer group health insurance in Wisconsin regarding important notice that beginning August 1, 2003, all small employer insurers and their agents are required to use the uniform employee application. This bulletin is to notify small employer insurers that s. Ins 8.49, Wis. Adm. Code, became effective August 1, 2003, and requires that small employer insurers use the small employer uniform employee application referenced by the rule. The OCI expects small employer insurers to notify their agents that this rule is in effect. Section 635.10, Wis. Stat., required that beginning no later than August 1, 2003, every small employer insurer use the uniform employee application form developed by the OCI when a small employer applies for coverage under a group health benefit plan offered by the small employer insurer.

November 24, 2003: To insurers authorized to write health insurance in Wisconsin regarding Health Coverage Tax Credit (HCTC) alternative qualified plans. The federal Trade Reform Act of 2002 created a federal tax credit to help pay for private health coverage for displaced workers certified to receive certain Trade Adjustment Assistance (TAA) benefits and for individuals receiving benefits from the Pension Benefit Guaranty Corporation (PBGC). The credit is referred to as the Health Coverage Tax Credit (HCTC). This bulletin asks insurers to consider providing qualifying coverage so that Wisconsin residents can take advantage of the HCTC.

Copies of the bulletins are available on OCI's Web site at <http://oci.wi.gov/bulletin.htm>.

Administrative Actions

(As Reported by the Legal Unit)

In many of the proceedings listed below, the Respondent denied the allegations but consented to the action taken. Copies of administrative actions taken by the Office of the Commissioner of Insurance on insurance companies and agents completed since January 1, 2002, can be viewed and printed from OCI's Web site at <http://oci.wi.gov/admact/admact.htm>. For older actions, contact records@oci.state.wi.us.

Allegations and Actions Against Agents:

Richard John Aardsma
709 Saratoga St., Crown Point, IN 46307
Has had his application for an insurance license denied for 31 days. This action was based on allegations of failing to disclose administrative action taken by the state of Illinois on an insurance license application. July 2003

Demetriss L. Addison
4231 N. 13th St., Milwaukee, WI 53209
Has had her application for an insurance license denied. This action was based on allegations of criminal convictions substantially related to insurance marketing type conduct. September 2003

Mark A. Aicher
1723 Meadow View Ln., Little Chute, WI 54140
Has had his application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI regarding bankruptcy. April 2003

Michael F. Ajango
428 N. Superior St. #140, De Pere, WI 54115
Paid a forfeiture of \$250.00 and was ordered to cease and desist from violating s. Ins 6.61, Wis. Adm. Code. This action was based on allegations of failing to report an administrative action taken by the Wisconsin Department of Financial Institutions. December 2003

Cary Reid Alexander
502 Airport Rd., Leitchfield, KY 42754
Has had his application for an insurance license denied for 31 days. This action was based on allegations of failing to disclose administrative action taken by the state of Kentucky on an insurance license application and untimely response to OCI's request for information. July 2003

Karen S. Alexander
5320 W. Greenfield Ave. Apt. 110, Milwaukee, WI 53214
Has had her application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI regarding judgment or bankruptcy proceedings. February 2003

Porche L. Allah
9305 N. McArthur #B, Oklahoma City, OK 73132
Agreed to pay a forfeiture of \$250.00 and agreed to respond promptly in writing to all inquiries from the commissioner. This action was based on allegations of a criminal conviction substantially related to insurance marketing type conduct and failure to provide additional information. March 2003

Cindy C. Alvarez
1240 Greenway Ter. #3, Brookfield, WI 53005
Has had her insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. November 2003

Leonor Arellano
308 S. Stanislaus #B7, Stockton, CA 95203
Has had her application for an insurance license denied. This action was based on allegations of failing to disclose administrative action taken by the state of California on an insurance license application and nonresponse to OCI's request for information. April 2003

Nannette K. Asp
P.O. Box 204, Eau Claire, WI 54702
Has had her insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. February 2003

Mike E. Aubart
726A Waldroff Farm Rd., Hudson, WI 54016
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. November 2003

Carl W. Baehr
3671 W. Hilltop Ln., Franklin, WI 53132
Paid a forfeiture of \$250.00 and was ordered to cease and desist from the use of advertisements not in compliance with s. Ins 3.27, Wis. Adm. Code, and s. Ins 3.39, Wis. Adm. Code. This action was based on allegations of using Medicare supplement insurance advertising not in compliance with the law. October 2003

Andrew Bates, Jr.

5667 N. 27th St., Milwaukee, WI 53209

Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. February 2003

Tina K. Baughman

16769 Charmel Ln., Pacific Palisades, CA 90272

Paid a forfeiture of \$500.00 and was ordered to comply with the reporting requirements of s. Ins 6.61 (16), Wis. Adm. Code. This action was based on allegations of failing to report an administrative action taken by another state. December 2003

Donald Jay Beetem

703 N. Wisconsin St., Port Washington, WI 53074

Has had his application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI regarding multiple criminal convictions. November 2003

Mark A. Belknap

2722 Windthrush Dr., Chattanooga, TN 37421

Has had his application for an insurance license denied. This action was based on allegations of failing to pay past child support due and nonresponse to OCI's request for information. July 2003

Anthony James Bell

734 Mayflower Rd. Apt. 7, Appleton, WI 54913

Has had his application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI regarding criminal convictions. December 2003

Kevin G. Bertelson

8225 W. Center Apt. 4, Milwaukee, WI 53222

Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. November 2003

Steven W. Block

206 N. Church St., Watertown, WI 53094

Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. November 2003

Robert C. Bobyack

8333 Via Leonessa, Boca Raton, FL 33433

Has had his application for an insurance license denied for 31 days. This action was based on allegations of failing to disclose administrative action taken by the state of Florida on an insurance license application. October 2003

Christopher Shawn Bond

2515 W. Lincoln Ave. Apt. 19, Anaheim, CA 92801

Has had his application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI regarding child support arrearages. October 2003

George H. Bratz

P.O. Box 269, Antigo, WI 54409

Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. November 2003

Frederick A. Brown

818 E. Maple St., Horicon, WI 53032

Has had his application for an insurance license denied. This action was based on allegations of a criminal conviction substantially related to insurance marketing type conduct. October 2003

Peter B. Brown

10 Madrone Ave., Kentfield, CA 94904

Has had his application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI regarding California letter of certification for verification of individual surplus lines license. July 2003

Jerry R. Brovold

E7989 Chickadee Rd., Fall Creek, WI 54742

Has had his application for an insurance license denied. This action was based on allegations of pending criminal charges that appear to be insurance marketing related and show evidence of untrustworthiness. September 2003

Jeffrey Dale Brunken

5340 S. Cottonwood Ln., Salt Lake City, UT 84117

Agreed to pay a forfeiture of \$250.00. This action was based on allegations of failing to report an administrative action taken by another state. March 2003

Thomas John Burke

1540 N. LaSalle #903, Chicago, IL 60610

Has had his application for an insurance license denied. This action was based on allegations of a criminal conviction substantially related to insurance marketing type conduct, administrative action taken by the Illinois Securities Department, the Illinois Insurance Department limiting his license, and a voluntary surrender of his Illinois attorney license rather than have revocation proceedings commenced. January 2003

Winette C. Caelwaerts

2483 Sun Ter., Green Bay, WI 54311

Has had her application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI relating to criminal convictions and child support arrearage. July 2003

Tanya D. Choice

281 N. Thompson Dr. #8, Madison, WI 53714

Agreed to a suspension of her license for 30 days. This action was based on allegations of providing incomplete and unsubmitted information in error that was used for an insurance premium quote. November 2003

Todd Joseph Cleveland

4137 Meadow Pky. #A, Hermantown, MN 55811

Has had his application for an insurance license denied for 31 days. This action was based on allegations of failing to disclose administrative action taken by the state of Minnesota on an insurance license application. December 2003

Curt T. Corbett

117 Emma Ct., Madison, WI 53716

Has had his application for an insurance license denied. This action was based on allegations of a criminal conviction substantially related to insurance marketing type conduct and nonresponse to OCI request for information. February 2003

Leonard Cratic Jr.

5505 W. Melvina, Milwaukee, WI 53216

Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. November 2003

Jeffrey Clayton Daugherty

545 E. Huron St., Omro, WI 54963

Has had his application for an insurance license denied. This action was based on allegations of a criminal conviction substantially related to insurance marketing type conduct and nonresponse to OCI's request for information. November 2003

Penny M. Demler

11544 Meadowbrook Dr., Mequon, WI 53097

Paid a forfeiture of \$250.00. This action was based on allegations of using health insurance advertising which did not identify the insurer. September 2003

Tahirou Ardell Dioury

5450 Douglas Dr. N. #115, Crystal, MN 55429

Has had his insurance license revoked. This action was

based on allegations of failing to pay Wisconsin delinquent taxes due. November 2003

Lavon Draper

6151 W. Bradley Rd. #103, Milwaukee, WI 53223

Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. November 2003

Marshall C. Duke

2765 N. 26th St., Milwaukee, WI 53206

Has had his application for an insurance license denied. This action was based on allegations of a criminal conviction substantially related to insurance marketing type conduct. July 2003

Kenneth E. Escher

264 E. Adams Ave., Fall Creek, WI 54742

Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. February 2003

Jack Espinosa

3121 N. 76th St., Milwaukee, WI 53222

Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. November 2003

John M. Feeney

918 S. Thurlow St., Hinsdale, IL 60521

Has had his application for an insurance license denied for 31 days. This action was based on allegations of failing to disclose administrative action taken by the state of Illinois on an insurance license application. July 2003

Tara Nyree Ferguson

1818A W. Fairmont, Milwaukee, WI 53209

Agreed to a denial of her application for an insurance license for 31 days. This action was based on allegations of failing to respond promptly to inquiries from OCI regarding indebtedness or bankruptcy. December 2003

Lasantha W. Fernando

3523 Briarcrest Dr., Janesville, WI 53546

Has had her license summarily suspended. This action was based on allegations of failing to properly consider suitability in selling life insurance policies, conversion of customer funds for personal use, methods, practices, and financial status inadequate to safeguard the legitimate interests of customers and the public. February 2003

Lasantha W. Fernando

3523 Briarcrest Dr., Janesville, WI 53546

Paid a forfeiture of \$70,000.00 and was ordered to pay restitution in the sum of \$59,000.00 plus interest at legal rate to victims and has had his insurance license revoked. This action was based on allegations of selling unsuitable insurance policies, falsifying insurance applications, diverting insurance premiums and converting insurance cash values to personal use. Fernando did not appear at the hearing or prehearing. June 2003

Murray Fischer

16440 NE 29th Ave., N. Miami Beach, FL 33160

Has had his application for an insurance license denied for 31 days. This action was based on allegations of failing to disclose administrative action taken by the state of Mississippi on an insurance license application. December 2003

George Fitzharris

6104 W. Lincoln Ave., Milwaukee, WI 53219

Was ordered to cease and desist from violating s. 628.34 (1), Wis. Stat., by failing to immediately forward applications and premiums to insurers. This action was based on allegations of retained worker's compensation premiums for a period of time and failure to timely submit applications to the insurer. December 2003

Jeremy R. Flahaven

451 Summer Blvd. #101, Lakemoor, IL 60050

Paid a forfeiture of \$50.00 and has had his insurance license revoked. This action was based on allegations of violating health insurance replacement laws, failing to respond, and failing to appear for prehearing and hearing. May 2003

John E. Fowler

814 W. Ridge Ct., New Richmond, WI 54017

Has had his application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI regarding delinquent taxes. February 2003

Sheryl A. Frieman

112140 48th Ave. N., Plymouth, MN 55442

Has had her application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI regarding a Minnesota administrative action. September 2003

Duane Robert Gagnon

2975 S. 92nd St., Milwaukee, WI 53227

Has had his application for an insurance license denied. This action was based on allegations of a criminal conviction substantially related to insurance marketing type conduct and not responding to OCI's request for information. July 2003

Roy A. George

505 Snyder Rd., Palmerton, PA 18071

Has had his application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI regarding child support arrearages. October 2003

Jeremy J. Gesicki

27 16th St., Prairie Du Sac, WI 53578

Has had his application for an insurance license denied. This action was based on allegations of a criminal conviction substantially related to insurance marketing type conduct and nonresponse to OCI request for information. February 2003

Igor Golovin

209 Williamsburg Dr. Apt. 8, Thiensville, WI 53092

Has had his application for an insurance license denied for 31 days. This action was based on allegations of failing to disclose previous administrative action taken by the state of Wisconsin on an insurance license application. February 2003

Michael Gonser

5530 Melshire Dr., Dallas, TX 75230

Was ordered to cease and desist from performing or advertising any service as an intermediary agent in the state of Wisconsin until properly licensed. This action was based on allegations of doing an insurance business without proper authority. October 2003

Melvin Grant

2814 N. 52nd St., Milwaukee, WI 53210

Was ordered to sell only for Pre-Paid Legal Services, Inc., for 18 months. This action was based on allegations of a criminal conviction substantially related to insurance marketing type conduct. September 2003

Dannell J. Griffin

2867 N. 19th St., Milwaukee, WI 53206

Has had his application for an insurance license denied. This action was based on allegations of a criminal conviction substantially related to insurance marketing type conduct. January 2003

Gregory A. Grossman

206 E. Third St., P.O. Box 315, Chokio, MN 56221
Paid a forfeiture of \$250.00. This action was based on allegations of failing to report an administrative action taken by North Dakota. October 2003

Peter Raymond Guzzi, Jr.

3835 S. Mallard Ln., Doylestown, PA 18901
Has had his application for an insurance license denied for 31 days. This action was based on allegations of failing to disclose administrative action by the state of New Jersey on an insurance license application. December 2003

Dorothy M. Hacket

5715 N. 55th Pl., Milwaukee, WI 53218
Has had her application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI regarding criminal convictions and undisclosed tax warrants. September 2003

Robert Edward Haley

6801 Rivulet, San Antonio, TX 78239
Has had his application for an insurance license denied. This action was based on allegations of failing to disclose previous Wisconsin administrative action on an insurance license application and nonresponse to OCI's request for information regarding child support arrearage. July 2003

Bruce A. Halmstad

W8432 Flambeau Ave., Ladysmith, WI 54848
Was ordered to pay a forfeiture of \$250.00 and to provide the requested information. This action was based on allegations of failing to respond promptly to inquiries from OCI. February 2003

Christopher Lee Hammons

168 Boatman Rd., Cookeville, TN 38506
Has had his application for an insurance license denied for 31 days. This action was based on allegations of failing to disclose administrative action taken by the state of Kentucky on an insurance license application. July 2003

Dale B. Hanneman

W4878 Escarpment Ter., Sherwood, WI 54169
Was ordered to pay \$10,500.00 for claims incurred by an illegal insurer. This action was based on allegations of assisting an insurer to do an insurance business without proper authority. June 2003

Jared P. Hanson

E14225 County Rd. O, Augusta, WI 54722
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. November 2003

Tracy M. Hanson

W199 N11293 Rosewood Ct., Germantown, WI 53022
Has had her application for an insurance license denied. This action was based on allegations of a criminal conviction substantially related to insurance marketing type conduct and nonresponse to OCI request for information. February 2003

Daniel D. Hawk

1318 Glacier Hill Dr., Madison, WI 53704
Was ordered to pay a forfeiture of \$10,000.00 and was ordered to cease and desist from soliciting contributions for Native American Mutual Insurance Company, refund all contributions received to date, provide the information requested, pay an additional forfeiture of \$200.00 per day of continued noncompliance, and has had his insurance license revoked. This action was based on allegations of failing to respond promptly to inquiries from OCI, refusing to comply with orders issued by OCI, misrepresentations to OCI, and soliciting contributions for an insurer without obtaining proper authority from OCI. April 2003

Daniel D. Hawk

1318 Glacier Hill Dr., Madison, WI 53704
Was ordered to pay a forfeiture of \$10,000.00 and was ordered to pay the refund of \$22,585.37 plus interest to the Oneida Nation Farm and has had his insurance license revoked. This action was based on allegations of failing to respond promptly to inquiries from OCI and failing to refund money due a policyholder. July 2003

Stephen Jerome Hebert

104 S. Main St., Fond du Lac, WI 54935
Has had his application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI regarding criminal convictions and child support arrearages. November 2003

Ronald W. Hendree

2718 W. Auer Ave., Milwaukee, WI 53216
Has had his application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI regarding administrative action taken by the Wisconsin Supreme Court Board of Attorney's Professional Responsibility. February 2003

Timothy James Henry
P.O. Box 266, Lake Geneva, WI 53147
Has had his application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI regarding child support arrearages. November 2003

James C. Hill
N6811 Raymond Rd., Pardeeville, WI 53954
Was ordered to cease and desist from misrepresenting that coverage is in force when it is not. This action was based on allegations of misrepresenting that insurance coverage was in force when, in fact, it was not. April 2003

Lee R. Hill, Sr.
3438 N. 47th St., Milwaukee, WI 53216
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. November 2003

Brad J. Hofmeyer
853 Lawton Ter., Manitowoc, WI 54220
Has had his application for an insurance license denied for 31 days. This action was based on allegations of failing to disclose administrative action taken by the state of Iowa on an insurance license application. July 2003

Charles R. Howard
9200 Allyn St., Milwaukee, WI 53224
Was ordered to sell only for Pre-Paid Legal for 18 months. This action was based on allegations of a criminal conviction substantially related to insurance marketing type conduct. September 2003

Travis R. Ivory
11830 Rosary Ln., St. Louis, MO 63138
Has had his application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI regarding child support arrearages and judgment or bankruptcy. December 2003

Charles W. Jehn
1811 Laguna Ave., Schofield, WI 54476
Agreed to surrender his insurance agent license. This action was based on allegations of assisting an unlicensed insurer to do insurance business without proper authority. May 2003

Carlos A. Jones
1710 N. 28th St., Milwaukee, WI 53208
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. November 2003

Todd J. Kamler
4306 First Ave., Kearney, NE 68847
Has had his application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI relating to lawsuits or arbitration proceedings. October 2003

Sarah M. Kampa
1714 Summit St., Eau Claire, WI 54703
Has had her application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI regarding criminal convictions and judgments or bankruptcy. February 2003

Jane A. Katter
368 Daisy Ln., Jasper, IN 47546
Has had her application for an insurance license denied. This action was based on allegations of a criminal conviction substantially related to insurance marketing type conduct and nonresponse to OCI request for information October 2003

James J. Kislow
901 Urban St., Rothschild, WI 54474
Agreed to pay \$10,500.00 for unpaid claims incurred and to cease assisting unauthorized insurers. This action was based on allegations of assisting an unlicensed insurer to do an insurance business without proper authority. May 2003

Brian D. Klie
21892 N. Neilson Dr., Lake Villa, IL 60046
Has had his application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI regarding his resident Wisconsin address. September 2003

Michael A. Knox
2039 Dixie Dr. Ste. 2, Waukesha, WI 53189
Agreed to pay a forfeiture of \$250.00 and agreed to a suspension of his license for 30 days. This action was based on allegations of failing to timely forward a premium payment to the insurance company. November 2003

Fredric Allen Knuth
7601 Chadwick, Prairie Village, KS 66208
Paid a forfeiture of \$500.00 and was ordered to cease and desist from utilizing the services of any persons who do not have an intermediary agent's license. This action was based on allegations of utilizing the services of an unlicensed agent. March 2003

Sean Michael Koehler
39510 Kopperwick Rd., Canton, MI 48187
Has had his application for an insurance license denied. This action was based on allegations of failing to pay past child support due and nonresponse to OCI request for information. February 2003

Sean Michael Koehler
6501 Yale Apt. 920, Westland, MI 48184
Has had his application for an insurance license denied. This action was based on allegations of failing to disclose a previous administrative action taken by the state of Wisconsin on an insurance license application and nonresponse to OCI's request for information relating to child support arrearages. December 2003

Marvin R. Konrad
4128 St. Francis Park Cir., Green Bay, WI 54313
Paid a forfeiture of \$250.00 and was ordered to cease and desist from engaging in advertising that violates Wisconsin law. This action was based on allegations of using Medicare supplement insurance advertising not in compliance with the law. October 2003

Thomas J. Krueger
1317 N. High Point Rd., Middleton, WI 53562
Paid a forfeiture of \$250.00 and was ordered to cease and desist from violations of s. Ins 6.61, Wis. Adm. Code. This action was based on allegations of failure to report a Department of Financial Institutions (DFI) - Securities Consent Order of Prohibition and Revocation issued May 13, 2002, based on allegations that respondent sold unregistered securities. November 2003

Steven R. Kujawski
N536 Maple Dr., Campbellsport, WI 53010
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. November 2003

Gregory M. Kuss
606 Farwind Ln., Green Bay, WI 54311
Paid a forfeiture of \$500.00 and was ordered to cease and desist from improper and misleading advertisements in the state of Wisconsin regarding senior citizens and Medicare. This action was based on allegations of using Medicare supplement insurance advertising not in compliance with the law. November 2003

William C. Lake
1082 Western Ave., Green Bay, WI 54303
Has had his application for an insurance license denied. This action was based on allegations of failing to respond

promptly to inquiries from OCI regarding criminal arrest or conviction. November 2003

Debra R. Lamantia, a/k/a Debra R. Fogleman
2321 81st St., Kenosha, WI 53143
Has had her insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. November 2003

H. Thomas Lane, Jr.
3025 SW 81st St., Gainesville, FL 32607
Has had his application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI regarding previous administrative actions. January 2003

Wei G. Lee
623 A N. Northwest Hwy., Parkridge, IL 60068
Has had his application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI regarding a lawsuit. February 2003

William H. Lehr
734 Paxinosa Ave., Easton, PA 18042
Has had his application for an insurance license denied for 31 days. This action was based on allegations of failing to disclose administrative actions taken by the states of Massachusetts and Wisconsin on an insurance license application. July 2003

Gerald A. Livings
525 W. Johnson St., Madison, WI 53703
Has had his application for an insurance license denied for 31 days. This action was based on allegations of misrepresenting information to OCI regarding a previous bankruptcy on an insurance agent licensing application. July 2003

David R. Ludowese
1840 Maple St. NE Unit 311, Stewartville, MN 55975
Has had his application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI regarding administrative action taken by Iowa undisclosed on his application. February 2003

Shylo M. Mallin
1914A Riverview Ln., Sommerset, WI 54025
Has had her application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI regarding incomplete criminal background report on her resident application. November 2003

Robert T. Malloy
2436 N. 91st St., Milwaukee, WI 53226
Has had his application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI regarding administrative action taken by the Wisconsin Supreme Court. October 2003

Jacob Marquez
16601 N. 12th St. #2039, Phoenix, AZ 85022
Has had his application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI regarding child support arrearage. October 2003

Lynn T. Martin
3598 Canyon Park Rd., Dodgeville, WI 53533
Has had her insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. November 2003

Teresa Y. McClain
7614 Evelyn T. Butts Ave., Norfolk, VA 23513
Has had her application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI regarding administrative actions. December 2003

Austin E. McClendon
5450 Lake Mendota Dr., Madison, WI 53705
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. November 2003

Donald R. McCreath
909 Clarence Ct., Madison, WI 53715
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. November 2003

Kevin Matthew McKenna
6131 Carversville Rd., P.O. Box 223,
Carversville, PA 18913
Has had his application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI regarding judgment or bankruptcy. February 2003

James D. McKinney, Jr.
3756 Camelot Dr. SE 2A, Grand Rapids, MI 49546
Has had his application for an insurance license denied.

This action was based on allegations of failing to respond promptly to inquiries from OCI regarding child support arrearages and delinquent tax obligations. November 2003

Thomas E. Mikunda
W9943 Kernan Rd., Exeland, WI 54835
Has had his license summarily suspended. This action was based on allegations of failing to properly consider suitability in selling insurance, incorrect forms filing, entering into personal financial transactions with customers, retaining customer funds, and misrepresentations concerning insurance sales. March 2003

Thomas E. Mikunda
W9943 Kernan Rd., Exeland, WI 54835
Paid a forfeiture of \$18,000.00 and has had his insurance license revoked. This action was based on allegations of repeated violations of s. 628.34 (1), Wis. Stat., and s. 628.10 (2) (b), Wis. Stat., falsifying applications for life and Medicare supplement policies, diverting and keeping consumers' premium payments and making unsuitable sales of insurance. September 2003

Paul L. Miller
3104 W. American Dr., Milwaukee, WI 53221
Has had his application for an insurance license denied for 31 days. This action was based on allegations of failing to disclose administrative action taken by the state of Iowa on an insurance license application. February 2003

Robert Wilson Miller, Jr.
56 Braley Jenkins Rd., Centerville, MA 02632
Has had his application for an insurance license denied for 31 days. This action was based on allegations of failing to disclose administrative action taken by the state of Maine on an insurance license application. July 2003

Jeffrey L. Montgomery
4922 N. 108th St., Milwaukee, WI 53225
Paid a forfeiture of \$8,000.00 and was ordered to make restitution of \$12,365.00 to Metropolitan Life Insurance Company and has had his insurance license revoked. This action was based on allegations of converting for his own use insurance premium funds from customers from 1997 to 2000 totaling \$12,365.00. Montgomery did not appear at the hearing or prehearing. September 2003

Joseph Lynn Moore

2878 Ridgewood Rd., Atlanta, GA 30327

Agreed to pay a forfeiture of \$250.00 and agreed to respond promptly in writing to all inquiries from OCI. This action was based on allegations of failing to disclose administrative action taken by the state of Georgia on an insurance license application and not responding to an OCI request for information.

October 2003

Mark Joseph Mueller

5645 S. Lochleven, New Berlin, WI 53146

Agreed to pay a forfeiture of \$250.00. This action was based on allegations of signing a customer's name without proper authorization to documents involved in an annuity replacement. February 2003

David J. Muhammad

431 W. Gorham St. Apt. 704, Madison, WI 53703

Has had his application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI regarding criminal arrest or convictions. November 2003

Warren R. Mutsch

1879 Horseshoe Ln., De Pere, WI 54115

Has had his application for an insurance license denied. This action was based on allegations of a criminal conviction substantially related to insurance marketing type conduct. October 2003

Vikram V. Naik

3205 San Juan Tr., Brookfield, WI 53005

Agreed to pay a forfeiture of \$500.00 and agreed to a suspension of his license for 30 days. This action was based on allegations of forging an applicant's signature on life insurance applications and misapplying funds received from the client to pay the initial insurance premium. May 2003

Kris A. Nelsen

1520G Big Bend Rd., Waukesha, WI 53189

Was ordered to cease and desist from binding Wisconsin Insurance Plan (WIP) policies in violation of s. Ins 4.10 (19), Wis. Adm. Code. This action was based on allegations of misrepresenting that a WIP policy was bound when she did not have authority to bind the policy. December 2003

Mark G. Nelson

405 W. Wilshire Dr., Palatine, IL 60067

Paid a forfeiture of \$250.00. This action was based on allegations of failing to report an administrative action taken by the state of Illinois. October 2003

Donald F. Neubert

W225 N4006 Grandview Dr., Pewaukee, WI 53072

Was ordered to cease and desist from all activities of an insurance intermediary and has had his license summarily suspended. This action was based on allegations of utilizing premiums for own use and not submitting premiums to the insurer. July 2003

Michael L. Niemczyk

2841 Falling Waters Dr., Linnenhurst, IL 60046

Paid a forfeiture of \$250.00 and was ordered to cease and desist from violating s. Ins 6.61, Wis. Adm. Code. This action was based on allegations of failing to report an administrative action taken by another state agency. November 2003

Richard D. Oleck

7626 La Corniche Cir., Boca Raton, FL 33433

Has had his application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI regarding Florida administrative action. September 2003

Steve G. O'Neill

226 Darien Ln., Sleepy Hollow, IL 60118

Has had his application for an insurance license denied for 31 days. This action was based on allegations of failing to disclose administrative action taken by the state of Illinois on an insurance license application. July 2003

Daniel V. Otto

2515 Elmwood Blvd., Wausau, WI 54403

Has had his application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI regarding providing a Wisconsin original signed passing score report. December 2003

Christopher F. Peck

3519 N. Murray Ave., Shorewood, WI 53211

Paid a forfeiture of \$250.00 and was ordered to cease and desist from the use of advertisements not in compliance with s. Ins 3.27, Wis. Adm. Code, and s. Ins 3.39, Wis. Adm. Code. This action was based on allegations of using Medicare supplement insurance advertising not in compliance with the law. October 2003

Alan R. Peters

42521 Forest Ln., Antioch, IL 60002

Has had his application for an insurance license denied for 31 days. This action was based on allegations of failing to disclose administrative action taken by the

state of Illinois on an insurance license application. November 2003

Adam R. Polanowski
W5445 County Rd. F #42, La Crosse, WI 54601
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. July 2003

Paul J. Polaski
19100 Blue Ridge Ct., Brookfield, WI 53045
Was ordered to cease and desist from violating s. Ins 6.61, Wis. Adm. Code. This action was based on allegations of failing to report an administrative action taken by the Wisconsin Department of Financial Institutions. December 2003

Mark Montgomery Pollard
4001 Cramer Rd., Spencer, OK 73084
Has had his application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI regarding child support arrearages. November 2003

Volney A. Powlis
1705 Orchard Way, Chesapeake, VA 23320
Has had his application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI regarding judgment or bankruptcy. December 2003

Carri L. Quinn
E4452 461st Ave., Menomonie, WI 54751
Has had her application for an insurance license denied. This action was based on allegations of administrative actions taken by the state of Minnesota Board of Nursing. January 2003

Frances R. Regis
314 N. 115th St., Wauwatosa, WI 53226
Paid a forfeiture of \$500.00 and was ordered to pay return of premium in amount of \$530.18 to a policyholder and has had her insurance license revoked. This action was based on allegations of failure to forward return of premium to a policyholder and failure to respond to an inquiry from OCI. December 2003

Ronald E. Reynolds
800 S. Imperial Dr., Hartland, WI 53029
Has had his application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI relating to delinquent taxes and to child support arrearages. October 2003

Joseph W. Rigelsky
1613 Liberty St., La Crosse, WI 54603
Has had his application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI regarding criminal convictions. July 2003

Darryl D. Riter
24-1/2 Cottage Ave., Fond du Lac, WI 54935
Has had his application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI regarding indebtedness or bankruptcy. November 2003

Tiffany Ann Rullan
3990 US Hwy. 8587 Lot 2, Colorado Springs, CO 80911
Agreed to pay a forfeiture of \$250.00, agreed to respond promptly to inquiries from OCI, and agreed to a denial of her application for an insurance license for 30 days. This action was based on allegations of failing to disclose administrative action taken by the state of Maine on an insurance license application and nonresponse to OCI's request for information. May 2003

George A. Sawchuk
461B Park Hill Dr., Pewaukee, WI 53072
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. November 2003

Dawn M. Schaefer
8831 W. Congress St., Milwaukee, WI 53225
Paid a forfeiture of \$14,368.00 and has had her insurance license revoked. This action was based on allegations of utilizing premiums for own use, failing to submit applications to the insurer and failing to respond to the commissioner. Schaefer did not appear at the hearing or prehearing. July 2003

Dawn Schaefer
8831 W. Congress St., Milwaukee, WI 53225
Has had her license summarily suspended. This action was based on allegations of failing to forward insurance premiums collected from two customers to insurer, diverting collected premiums to an independent account, and failing to respond to inquiries from the commissioner. February 2003

Scott F. Schuparra
11526 W. Wisconsin Ave., Wauwatosa, WI 53226
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. November 2003

Michael Segal

1040 N. Lake Shore Dr. Apt. 32A, Chicago, IL 60611
Has had his license summarily suspended. This action was based on allegations of failing to report an administrative action taken by another state and a federal criminal indictment. November 2003

Melvin T. Shafel

W7589 Park Ave., Shiocton, WI 54170
Has had his insurance license revoked. This action was based on allegations of failing to pay Wisconsin delinquent taxes due. March 2003

Alfred I. Shuaibe

10017 N. Crown King Rd., Phoenix, AZ 85353
Has had his application for an insurance license denied. This action was based on allegations of failing to disclose previous administrative action on an insurance license application and nonresponse to OCI's request for information relating to child support arrearages. November 2003

Roger G. Simm

P.O. Box 607, Butler, WI 53007
Has had his license summarily suspended. This action was based on allegations of failing to forward a premium collected from a customer to the insurance company, diverting a premium to personal use and failing to respond to a request for information from the commissioner. February 2003

Roger G. Simm

P.O. Box 607, Butler, WI 53007
Was ordered to pay a forfeiture of \$3,308.00 and has had his insurance license revoked. This action was based on allegations of utilizing premiums for his own use and not submitting applications to the insurer. Simm did not appear at the hearing or prehearing. May 2003

Thomas H. Sirianni

2607 Rib Mountain Way, Wausau, WI 54401
Paid a forfeiture of \$250.00 and was ordered to provide OCI a complete response to information requests within 30 days and to respond promptly to OCI requests for information. This action was based on allegations of failing to respond promptly to inquiries from OCI. November 2003

Daniel G. Sites

5616 Garden Ct., Woodbury, MN 55129
Has had his application for an insurance license denied for 31 days. This action was based on allegations of failing to disclose a previous administrative action taken

by the state of Wisconsin on an insurance license application. July 2003

Johnny C. Smith

3270 N. 54th St., Milwaukee, WI 53216
Has had his application for an insurance license denied. This action was based on allegations of a criminal conviction substantially related to insurance marketing type conduct. May 2003

Thomas Vernon Smith

3070 Hunters Tr., Mt. Pleasant, MI 48858
Has had his application for an insurance license denied. This action was based on allegations of failing to disclose administrative action taken by the state of Michigan on an insurance license application and nonresponse to OCI's request for information. December 2003

Robin Renee Smith-Helm

501 N. Blaine, Chandler, OK 74834
Has had her application for an insurance license denied for 31 days. This action was based on allegations of failing to disclose administrative action taken by the state of Oklahoma on an insurance license application. July 2003

John W. Snyder

5375 Mariner Cove Dr. #105, Madison, WI 53704
Was ordered to cease and desist from all agent activities and has had his license summarily suspended. This action was based on allegations of utilizing premiums for own use and not submitting applications to the insurer. November 2003

Chad N. Solsvig

1007 7th St., Hudson, WI 54016
Has had his application for an insurance license denied. This action was based on allegations of a criminal conviction substantially related to insurance marketing type conduct and no response to OCI's request for information. December 2003

Michael Joel Spillert

29 Nantes Rd., Parsippany, NJ 07054
Has had his application for an insurance license denied. This action was based on allegations of administrative action taken by the National Association of Security Dealers. November 2003

Monica E. Staples

4705 W. Burleigh Apt. 7, Milwaukee, WI 53210
Has had her application for an insurance license denied.

This action was based on allegations of failing to respond promptly to inquiries from OCI regarding criminal convictions. Staples did not appear at the hearing or prehearing. August 2003

Timothy C. Starinieri
13624 A Legacy Cir., Herndon, VA 20171
Has had his application for an insurance license denied. This action was based on allegations of a criminal conviction substantially related to insurance marketing type conduct. February 2003

Frederick B. Steves
2337 Bluebonnet Blvd., Houston, TX 77030
Paid a forfeiture of \$1,000.00 and was ordered to cease and desist from transacting a surplus lines insurance business in Wisconsin until he is a properly licensed agent. This action was based on allegations of doing a surplus lines insurance business without proper authority. March 2003

Charles W. Suhaysik
2580 N. Oakland Ave. Apt. 308, Milwaukee, WI 53211
Has had his application for an insurance license denied. This action was based on allegations of a criminal conviction substantially related to insurance marketing type conduct and nonresponse to OCI request for information. February 2003

Kimberly C. Sullivan
1225 Westview Dr., Fredericksburg, VA 22412
Has had her application for an insurance license denied for 31 days. This action was based on allegations of failing to disclose administrative action taken by the state of California on an insurance license application. July 2003

Byron Lee Swindell
5436 Davis Way, Virginia Beach, VA 23462
Has had his application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI regarding child support arrearage. October 2003

Kathleen R. Szalajka
415 Seventh Ave., Bloomer, WI 54724
Agreed to pay a forfeiture of \$500.00 and agreed to a suspension of her license for 30 days. This action was based on allegations of making false and misleading statements to OCI and failing to timely remit a premium to an insurer and having a cashier check backdated to conceal the problem. October 2003

Jacob A. Szprejda
1200 Shawano Ave., Green Bay, WI 54303
Has had his application for an insurance license denied. This action was based on allegations of a criminal conviction substantially related to insurance marketing type conduct and nondisclosure of previous criminal convictions. July 2003

Doris Louise Thornton-Mims
1189 E. Third St., Los Angeles, CA 90011
Has had her application for an insurance license denied. This action was based on allegations of failing to disclose administrative actions taken by the states of Wisconsin and Georgia on an insurance license application and nonresponse to OCI request for information. February 2003

Dean James Thur
4325 Kennedy Dr., Racine, WI 53404
Has had his application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI regarding criminal arrests or convictions. November 2003

Victor J. Toney
3071 N. Bremen St., Milwaukee, WI 53212
Has had his application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI regarding administrative action taken by the State of Wisconsin, Department of Regulation and Licensing, Barbering and Cosmetology Examining Board and nonresponse to OCI request for information related to delinquent tax obligations. February 2003

Eric S. Treend
27 Owen Brown St., Hudson, OH 44236
Paid a forfeiture of \$1,000.00 and was ordered to report and pay the commissioner the proper premium tax of 5% and cease and desist from transacting a surplus lines insurance business in Wisconsin until properly licensed as a surplus lines agent. This action was based on allegations of violating surplus lines laws. August 2003

Jacqueline S. Ugarte
5802 Cliffbrier, San Antonio, TX 78250
Has had her application for an insurance license denied. This action was based on allegations of failing to disclose administrative action taken by the state of New Jersey on an insurance license application and nonresponse to OCI request for information. February 2003

Jacqueline Susanne Ugarte
3434 Oakdale Apt. C 1316, San Antonio, TX 78229
Has had her application for an insurance license denied for 31 days. This action was based on allegations of failing to disclose previous Wisconsin administrative actions on an insurance license application. July 2003

Bret Taylor Vanleeuwen
9176 Shelton Pointe Dr., Mechanicsville, VA 23116
Has had his application for an insurance license denied. This action was based on allegations of failing to disclose administrative action taken by the state of Illinois on an insurance license application and nonresponse to OCI request for information. February 2003

Michael E. Verity
50587 Second St. S., P.O. Box 220, Eleva, WI 54738
Has had his license summarily suspended. This action was based on allegations of converting policy surrender proceeds for personal use, converting premiums for own use, failing to submit applications to insurer, issuing false certificates of insurance and failing to respond to OCI's inquiry. April 2003

Michael E. Verity
50587 Second St. S., P.O. Box 220, Eleva, WI 54738
Paid a forfeiture of \$33,246.00 and was ordered to pay an additional restitutionary forfeiture equal to amount to be determined by the Department of Workforce Development (DWD) uninsured worker's compensation fund to be payable to policyholders/victims by reason of Respondent's failure to forward worker's compensation premiums to the insurer, and has had his insurance license revoked. This action was based on allegations of diverting insurance proceeds to personal use, utilizing premiums for own use, not submitting applications to the insurer, issuing false certificates of insurance and failing to respond to request for information from commissioner. July 2003

Anthony J. Vestal
30 Viburnum Dr., Belleville, IL 62226
Has had his application for an insurance license denied for 31 days. This action was based on allegations of failing to disclose administrative action taken by the state of Missouri on an insurance license application. July 2003

Dwayne A. Walter
3302 N. 49th St., Milwaukee, WI 53216
Has had his application for an insurance license denied. This action was based on allegations of a criminal

conviction substantially related to insurance marketing type conduct and nonresponse to OCI's request for information. October 2003

Roanna Camella Washington
7474 S. Tennessee Dr. #106, Willowbrook, IL 60527
Agreed to pay a forfeiture of \$250.00 and agreed to respond promptly to all OCI inquiries. This action was based on allegations of failing to disclose administrative action from the state of Maine on an insurance license application and nonresponse to OCI's request for information. June 2003

Randal G. Wedig
6604 Pine Ln., Platteville, WI 53818
Has had his application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI relating to criminal conviction and to a lawsuit. October 2003

Hans S. Wegesser
W169 N8684 Sheridan Dr., Menomonee Falls, WI 53051
Paid a forfeiture of \$250.00 and was ordered to cease and desist from violating s. Ins 6.61, Wis. Adm. Code. This action was based on allegations of failing to report an administrative action taken by the Wisconsin Department of Financial Institutions. December 2003

Bruce Edward Wendelken
343 Summers St., P.O. Box 27, Elizabeth, WV 26143
Has had his application for an insurance license denied. This action was based on allegations of a criminal conviction substantially related to insurance marketing type conduct and nonresponse to OCI request for information. February 2003

Kobie T. West
127 Aerial Rd., Deptford, NJ 08096
Has had his application for an insurance license denied. This action was based on allegations of failing to disclose an administrative action taken by the state of New Jersey on an insurance license application and nonresponse to OCI request for information. October 2003

Randy G. Westover
1517 Turnberry Cir., Oconomowoc, WI 53066
Has had his application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI regarding criminal misdemeanor or felony convictions. November 2003

Bruce Allan Wharton
6115 Laurel Oak Dr., Suwanee, GA 30024
Has had his application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI regarding nondisclosure of administrative action taken by the state of Maine. November 2003

Chauncy J. Williams
1535 Franklin St., Onalaska, WI 54650
Agreed to pay a forfeiture of \$250.00. This action was based on allegations of failing to respond promptly to an OCI request for information. February 2003

David E. Wistrill
2185 Stanich St., Maplewood, MN 55109
Has had his application for an insurance license denied for 31 days. This action was based on allegations of failing to disclose administrative action taken by the state of Wisconsin on a surplus lines insurance license application. July 2003

Nancy Elizabeth Wynn
4024 Spring Meadow Crescent, Chesapeake, VA 23321
Has had her application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI regarding administrative action taken by the state of Florida. July 2003

Brian J. Zubek
1417 W. Leroy, Milwaukee, WI 53221
Has had his application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI regarding criminal convictions and child support arrearage. July 2003

Allegations and Actions Against Companies:

A I S Insurance Agency, Inc.
2600 116th Ave. NE #200, Bellevue, WA 98004
Has had its application for an insurance license denied for 31 days. This action was based on allegations of failing to disclose administrative actions taken against Kurt Meister on an insurance license application. October 2003

Admiral Insurance Company
1255 Caldwell Rd., Cherry Hill, NJ 08034
Agreed to pay a forfeiture of \$1,000.00 and agreed to reissue policy using an approved form and to cease and desist from issuing health care liability policies in Wisconsin without an approved policy form and without filing a valid certificate with the Patients Compensation

Fund. This action was based on allegations of using unapproved policy forms and failing to file certificate(s) with the Patients Compensation Fund. March 2003

AIG Warranty Guard, Inc.
175 Water St. 20th Fl., New York, NY 10038
Paid a forfeiture of \$50,000.00 and was ordered to cease and desist from using forms until they have been filed and approved by the commissioner. This action was based on allegations of using unapproved policy forms. March 2003

Allied North American Insurance Brokerage of IL LLC
3927 N. Ravenswood Ave., Chicago, IL 60613
Has had its application for an insurance license denied for 31 days. This action was based on allegations of failing to disclose administrative action taken against Steven Cade on a Business Entity insurance license application. October 2003

AmComp Assurance Corporation
701 US Hwy. 1 Ste. 200, North Palm Beach, FL 33408
Paid a forfeiture of \$500.00 and was ordered to cease and desist from violating s. Ins 21.01 (6), Wis. Adm. Code, by failing to provide 60 days notice of nonrenewal of a worker's compensation policy. This action was based on allegations of issuing an improper nonrenewal of a worker's compensation insurance policy. October 2003

American Administrative Group, Inc.
421 N. Northwest Hwy., Barrington, IL 60010
Has had its application for an insurance license denied. This action was based on allegations of employee benefit plan license renewal denial for nonresponse to OCI request for original bond cancellation from Western Surety Company. July 2003

American Compensation Insurance Company
8500 Normandale Lake Blvd. Ste. 1400
Bloomington, MN 55437
Paid a forfeiture of \$500.00 and was ordered to promptly reply in writing and provide all information requested in response to all inquiries from the commissioner. This action was based on allegations of failing to respond promptly to inquiries from OCI. March 2003

American Dental Plan of Wisconsin, Inc.
1221 John Q. Hammons Dr., Madison, WI 53717
Paid a forfeiture of \$1,500.00. This action was based on allegations of failing to comply with a previous examination order. February 2003

American Family Mutual Insurance Company
6000 American Pky., Madison, WI 53783

Paid a forfeiture of \$2,000.00 and was ordered to cease and desist from mid-term canceling worker's compensation policies for underwriting reasons and to cease and desist from misrepresenting cancellation reasons to the Wisconsin Compensation Rating Bureau and the Department of Workforce Development. This action was based on allegations of issuing an improper mid-term cancellation of an insurance policy. March 2003

American Family Mutual Insurance Company
6000 American Pky., Madison, WI 53783

Paid a forfeiture of \$500.00 and was ordered to amend its procedure of accepting unsigned applications from agents and to cease and desist from accepting business from unlicensed and unlisted insurance intermediaries. This action was based on allegations of utilizing the services of an unlicensed agent. December 2003

American Fire and Casualty Company
9450 Seward Rd., Fairfield, OH 45014

Paid a forfeiture of \$1,500.00 and was ordered to cease and desist violating s. 626.25, Wis. Stat., by failing to use the approved rating plan for worker's compensation insurance, cease and desist from violating s. 631.51, Wis. Stat., by making dividends contingent on payment of premiums, and cease and desist from violating s. 628.34, Wis. Stat., by permitting the application of refunds on one policy to be applied to premiums on another policy without the prior written approval of insured. This action was based on allegations of violation of s. 628.34 (1), Wis. Stat., regarding making dividends contingent on payment of premiums, and s. 626.25, Wis. Stat., regarding failing to use an approved rating plan for worker's compensation insurance. November 2003

American General Assurance Company
3600 Route 66, Neptune, NJ 60173

Paid a forfeiture of \$500.00 and was ordered to provide the information requested and promptly reply in writing to all future requests. This action was based on allegations of failing to respond to OCI. August 2003

American Guarantee & Liability Insurance Company
One Liberty Plaza, 165 Broadway 28th Fl.
New York, NY 10006

Paid a forfeiture of \$1,000.00 and was ordered to cease and desist from nonrenewing policies unless the nonrenewal notice is sent at least 60 days prior to the expiration date of the policy. This action was based on

allegations of issuing an improper nonrenewal of an insurance policy. October 2003

American Hardware Mutual Insurance Company
471 E. Broad St., Columbus, OH 43215

Paid a forfeiture of \$1,000.00 and was ordered to cease and desist from issuing insurance cancellation notices that do not state with reasonable precision the facts on which the decision is based. This action was based on allegations of issuing an improper mid-term cancellation of an insurance policy. March 2003

American International Life Assurance Co. of New York
P.O. Box 727, New York, NY 10268

Paid a forfeiture of \$500.00. This action was based on allegations of failing to file a required financial statement by the due date. May 2003

Amica Mutual Insurance Company
P.O. Box 6008, Providence, RI 02940

Agreed to pay a forfeiture of \$2,500.00 and agreed to cease and desist from using unapproved policy forms. This action was based on allegations of using unapproved policy forms. July 2003

Associated Service Corporation
655 Craig Rd. Ste. 100, St. Louis, MO 63141

Paid a forfeiture of \$5,700.00 and was ordered to cease and desist from using any form that has not been filed and approved by the commissioner. This action was based on allegations of violated s. 631.20, Wis. Stat., by using an insurance form that had not been filed with or approved by the commissioner. April 2003

Atlantic Mutual Insurance Company
140 Broadway 34th Fl., New York, NY 10005

Paid a forfeiture of \$1,000.00 and was ordered to cease and desist from changing the terms of a policy mid-term for underwriting reasons it should have known within the first 60 days of the new policy. This action was based on allegations of issuing an improper mid-term cancellation of an insurance policy. October 2003

Auto Club Insurance Association
One Auto Club Dr., Dearborn, MI 48126

Paid a forfeiture of \$500.00 and was ordered to cease and desist from using improper renewal notices. This action was based on allegations of issuing an improper notice of premium increase of an insurance policy. October 2003

Auto Services Company, Inc.

801 S. College St., Mountain Home, AR 72653

Paid a forfeiture of \$500.00 and was ordered to provide the requested information and promptly reply in writing to all future requests from the commissioner. This action was based on allegations of failing to respond promptly to inquiries from OCI. March 2003

Auto Services Company, Inc.

801 S. College St., Mountain Home, AR 72653

Paid a forfeiture of \$60,000.00 and was ordered to cease and desist from issuing service contracts to Wisconsin residents unless it obtains a limited certificate of authority. This action was based on allegations of doing a warranty plan business without being properly licensed. December 2003

Automobile Protection Corp-APCO

6010 Atlantic Blvd., Norcross, GA 30071

Paid a forfeiture of \$750.00 and was ordered to provide the requested information and promptly reply in writing to all requests for information from the commissioner. This action was based on allegations of failing to file a required financial statement by the due date. October 2003

Badger Mutual Insurance Company

1635 W. National Ave., Milwaukee, WI 53204

Was ordered to cease and desist from violating s. Ins 21.01 (6) (a), Wis. Adm. Code, by failing to provide written notice of cancellation to worker's compensation policyholders. This action was based on allegations of improper cancellation of a worker's compensation policy. December 2003

BCS Insurance Company

676 N. Saint Clair St., Chicago, IL 60611

Paid a forfeiture of \$500.00 and was ordered to cease and desist from accepting business from intermediaries not licensed in Wisconsin. This action was based on allegations of utilizing the services of an unlicensed agent. November 2003

Benefit Associates, Inc.

250 S. Executive Dr. Ste. 202, P.O. Box 470
Brookfield, WI 53005

Has had its application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI regarding performance bond. October 2003

Benefit Group, Inc.

10675 Bedford Ave., Omaha, NE 68134

Has had its application for an insurance license denied. This action was based on allegations of an employee benefit plan ordered to cease doing business for failure to provide a required performance bond. September 2003

Capitol Indemnity Corporation

4610 University Ave., Madison, WI 53705

Paid a forfeiture of \$1,500.00 and was ordered to cease and desist from canceling policies mid-term unless the reason given falls within an acceptable reason under Wisconsin Statutes. This action was based on allegations of issuing an improper mid-term cancellation of an insurance policy. April 2003

Car Warranties Direct, LLC

830 W. Main St. #239, Lake Zurich, IL 60047

Paid a forfeiture of \$1,500.00 and was ordered to cease and desist from soliciting warranties in Wisconsin unless and until it has obtained a limited certificate of authority to solicit a warranty plan in Wisconsin. This action was based on allegations of using unapproved policy forms. March 2003

Catholic Workman

1201 First St. NE, P.O. Box 47, New Prague, MN 56071

Paid a forfeiture of \$500.00 and was ordered to cease and desist from accepting business from an insurance intermediary unless that intermediary is properly listed with the respondent. This action was based on allegations of allowing an agent to submit applications prior to appointing the agent. November 2003

Clarendon National Insurance Company

224 W. State St., Trenton, NJ 08608

Paid a forfeiture of \$1,500.00 and was ordered to cease and desist from altering the terms of policies unless proper notice has been given and the effective date of the altered terms is 60 days from the date the notice is mailed or delivered. This action was based on allegations of altering the terms of the policy and giving less than 60 days notice of the change in terms and failing to give notice of the policyholder's right to cancel. November 2003

Connecticut Indemnity Company, The

P.O. Box 1000, Charlotte, NC 28201

Paid a forfeiture of \$1,000.00 and was ordered to cease and desist from using a rate, rating plan, classification, or expense loading for worker's compensation insurance that has not been approved by the commissioner. This action was based on allegations of worker's compensation insurance rating violations. November 2003

Continental Car Club, Inc.

111 W. 16th St., Dayton, TN 37321

Paid a forfeiture of \$5,000.00 and was ordered to cease and desist from using forms until they have been filed with and approved by the commissioner. This action was based on allegations of using unapproved policy forms. March 2003

Continental Insurance Company

CNA Plaza, Chicago, IL 60685

Paid a forfeiture of \$1,200.00 and was ordered to cease and desist from failing to provide the required offer to continue or renew an insurance policy upon cancellation or nonrenewal due to termination of an intermediary contract. This action was based on allegations of issuing an improper mid-term cancellation or nonrenewal of an insurance policy. December 2003

Continental Western Insurance Company

11201 Douglas Ave., Urbandale, IA 50322

Paid a forfeiture of \$1,000.00 and was ordered to cease and desist from issuing motor vehicle insurance policies to Wisconsin policyholders that include liability coverage unless the policies also include uninsured motorist coverage. This action was based on allegations of violating s. 632.32 (4), Wis. Stat. December 2003

Continental Western Insurance Company

11201 Douglas Ave., Urbandale, IA 50322

Paid a forfeiture of \$2,000.00 and was ordered to cease and desist from altering policy terms and/or increasing premiums 25% or more without providing proper notice, from nonrenewing policies without providing the policyholder the required notice, and from nonrenewing policies without stating with reasonable precision the facts on which the insurer's decision is based. This action was based on allegations of issuing an improper mid-term cancellation or nonrenewal of an insurance policy and increasing the premium more than 25% without providing the policyholder the required notice. December 2003

CUNA Mutual Insurance Society,

5910 Mineral Point Rd., Madison, WI 53705

Paid a forfeiture of \$500.00. This action was based on allegations of failing to comply with a previous examination compliance order. June 2003

Eye Care of Wisconsin, Inc.

8633 N. Port Washington Rd., Fox Point, WI 53217

Paid a forfeiture of \$3,000.00. This action was based on allegations of failing to comply with a previous examination order. January 2003

Fairmont Insurance Company

777 Arnold Dr. Ste. 200, Martinez, CA 94553

Paid a forfeiture of \$3,000.00 and was ordered to cease and desist from sending improper notices of altered policy term or premiums in violation of s. 631.36 (5), Wis. Stat. This action was based on allegations of improper notice of altered terms in violation of s. 631.36 (5), Wis. Stat. November 2003

Farmers Town Mutual Insurance Company

24884 County Hwy. A, Tomah, WI 54660

Paid a forfeiture of \$500.00 and was ordered to cease and desist from violating s. 631.36 (5), Wis. Stat., by altering the terms of insurance policies mid-term. This action was based on allegations of an improper mid-term alteration of an insurance policy. November 2003

Federal Insurance Company

Capital Ctr., 251 N. Illinois Ste. 1100

Indianapolis, IN 46204

Paid a forfeiture of \$1,000.00 and was ordered to cease and desist from violating s. 631.36 (2), Wis. Stat., by canceling insurance policies mid-term for underwriting reasons. This action was based on allegations of issuing an improper mid-term cancellation of an insurance policy. November 2003

Federal Warranty Service Corp.

14025 Riveredge Dr. Ste. 400, Tampa, FL 33637

Paid a forfeiture of \$500.00 and was ordered to provide the information requested and promptly reply to future requests. This action was based on allegations of failing to respond promptly to inquiries from OCI. July 2003

Fire Insurance Exchange

4680 Wilshire Blvd., Los Angeles, CA 90010

Paid a forfeiture of \$500.00 and was ordered to cease and desist from nonrenewing policies without mailing or delivering a proper nonrenewal notice at least 60 days prior to the nonrenewal date. This action was based on allegations of issuing an improper nonrenewal of an insurance policy. August 2003

Foremost Insurance Company

5600 Beach Tree Ln., Caledonia, MI 49316

Paid a forfeiture of \$8,500.00 and was ordered to cease and desist from returning premium that is less than the pro rata unearned premium unless proper notice is given and to recalculate the refund premium on a pro rata basis. This action was based on allegations of issuing an improper mid-term cancellation or nonrenewal of an insurance policy. December 2003

GE Capital Administrative Services, Inc.
7125 W. Jefferson Ave. Ste. 200, Lakewood, CO 80235
Paid a forfeiture of \$500.00. This action was based on allegations of failing to file a required financial statement by the due date. March 2003

GE Warranty Management, Inc.
Appliance Park AP6-218, Louisville, KY 40225
Paid a forfeiture of \$750.00 and was ordered to provide the requested information and promptly reply in writing to all requests for information from the commissioner. This action was based on allegations of failing to file a required financial statement by the due date. November 2003

GE-Zurich Warranty Management, Inc.
400 American Ln., Schaumburg, IL 60196
Paid a forfeiture of \$12,000.00. This action was based on allegations of using unapproved warranty plan policy forms. April 2003

General Casualty Company of Wisconsin
One General Dr., Sun Prairie, WI 53596
Paid a forfeiture of \$3,500.00. This action was based on allegations of failing to comply with a previous examination order. February 2003

General Casualty Company of Wisconsin
One General Dr., Sun Prairie, WI 53596
Paid a forfeiture of \$6,500.00 and was ordered to cease and desist from nonrenewing policies because of the agent's termination unless nonrenewal notice contains an offer to continue or renew the policy if the policyholder provides a written request. This action was based on allegations of an improper nonrenewal of an insurance policy. February 2003

General Casualty Company of Wisconsin
One General Dr., Sun Prairie, WI 53596
Paid a forfeiture of \$500.00 and was ordered to cease and desist from changing the terms of a policy mid-term. This action was based on allegations of changing the terms of a policy mid-term. August 2003

General Casualty Company of Wisconsin
One General Dr., Sun Prairie, WI 53596
Paid a forfeiture of \$500.00 and was ordered to reply promptly in writing and provide all requested information requested in response to all inquiries from the commissioner. This action was based on allegations of failing to respond promptly to inquiries from OCI. October 2003

General Electric Company
Appliance Park AP6-218, Louisville, KY 40225
Paid a forfeiture of \$500.00. This action was based on allegations of failing to file a required financial statement by the due date. January 2003

General Electric Company
Appliance Park AP6-218, Louisville, KY 40225
Paid a forfeiture of \$2,200.00 and was ordered to cease and desist from using forms unless and until they have been filed with and approved by the commissioner. This action was based on allegations of using unapproved policy forms. October 2003

General Insurance Company of America
Safeco Plaza, Seattle, WA 98185
Paid a forfeiture of \$500.00 and was ordered to provide the information requested and to reply promptly in writing and provide all information requested in response to all inquiries from the commissioner. This action was based on allegations of failing to respond promptly to inquiries from OCI. December 2003

General Security Property and Casualty Company
5784 Widewaters Pky., DeWitt, NY 13214
Paid a forfeiture of \$500.00 and was ordered to cease and desist from violating s. Ins 6.10 (4), Wis. Adm. Code, by returning premium that is less than the pro rata unearned premium unless proper notice is given. This action was based on allegations of issuing an improper return premium of an insurance policy. October 2003

Glens Falls Insurance Company, The
CNA Plaza, Chicago, IL 60685
Paid a forfeiture of \$750.00 and was ordered to cease and desist from failing to provide the required offer to continue or renew an insurance policy upon cancellation or nonrenewal due to termination of an intermediary contract. This action was based on allegations of issuing an improper mid-term cancellation or nonrenewal of an insurance policy. December 2003

Great American Assurance Company
580 Walnut St., Cincinnati, OH 45202
Paid a forfeiture of \$1,000.00 and was ordered to cease and desist from failing to provide Wisconsin policyholders with a prior separate written notice in cases where insurer may return a premium of less than pro rata unearned premium. This action was based on allegations of issuing a return of premium upon cancellation less than the pro rata unearned premium without providing required notice to policyholder. October 2003

Guarantee Trust Life Insurance Company
1275 Milwaukee Ave., Glenview, IL 60025
Paid a forfeiture of \$500.00 and was ordered to provide the information requested and promptly respond to all inquiries from the commissioner. This action was based on allegations of failing to respond promptly to inquiries from OCI. March 2003

Guarantee Trust Life Insurance Company
1275 Milwaukee Ave., Glenview, IL 60025
Paid a forfeiture of \$1,000.00 and was ordered to provide the information requested and reply promptly in writing to all inquiries from the commissioner. This action was based on allegations of failing to respond promptly to inquiries from OCI. May 2003

Guaranty National Insurance Company
9800 S. Meridian Blvd., Englewood, CO 80112
Paid a forfeiture of \$3,500.00 and was ordered to cease and desist from returning a premium that is less than the pro rata unearned premium unless proper notice is given. This action was based on allegations of issuing an improper amount of return of premium after an insurance policy is canceled. March 2003

Gundersen Lutheran Health Plan, Inc.
1836 South Ave., La Crosse, WI 54601
Paid a forfeiture of \$1,000.00. This action was based on allegations of failing to comply with a previous examination order. January 2003

Hanover Insurance Company, The
100 North Pky., Worcester, MA 01605
Paid a forfeiture of \$500.00 and was ordered to cease and desist from altering policy terms without adequate notice to insureds. This action was based on allegations of issuing an improper mid-term cancellation or nonrenewal of an insurance policy. March 2003

Harleysville Lake States Insurance Company
12935 SW Bay Shore Dr., Traverse City, MI 49684
Paid a forfeiture of \$1,272.00 and was ordered to cease and desist from assessing unapproved rates in worker's compensation business in the state of Wisconsin. This action was based on allegations of issuing an improper mid-term cancellation or nonrenewal of an insurance policy. November 2003

Hartford Insurance Company of the Midwest
4040 Vincennes Cir. Ste. 100, Indianapolis, IN 46268
Paid a forfeiture of \$6,500.00 and was ordered to cease and desist from failing to mail proper notice to policyholders at least 60 days prior to the policy renewal

date when increasing the premium 25% or more over the prior year policy. This action was based on allegations of issuing an improper renewal with altered terms of an insurance policy. November 2003

Hartford Life and Annuity Insurance Company
P.O. Box 2999, Hartford, CT 06104
Paid a forfeiture of \$500.00 and was ordered to provide the information requested and reply promptly in writing in response to all inquiries from the commissioner requesting a reply. This action was based on allegations of failing to respond promptly to inquiries from OCI. February 2003

Hartford Underwriters Insurance Company
Hartford Plaza, Hartford, CT 06115
Paid a forfeiture of \$500.00 and was ordered to reply promptly in writing and provide all requested information. This action was based on allegations of failing to respond promptly to inquiries from OCI. September 2003

Hastings Mutual Insurance Company
404 E. Woodlawn Ave., Hastings, MI 49058
Paid a forfeiture of \$500.00 and was ordered to cease and desist from improper mid-term cancellation of insurance policies for underwriting reasons. This action was based on allegations of issuing an improper mid-term cancellation of an insurance policy. March 2003

Hastings Mutual Insurance Company
404 E. Woodlawn Ave., Hastings, MI 49058
Paid a forfeiture of \$500.00 and was ordered to cease and desist from issuing improper nonrenewal notices. This action was based on allegations of issuing an improper mid-term cancellation or nonrenewal of an insurance policy. July 2003

Hastings Mutual Insurance Company
404 E. Woodlawn Ave., Hastings, MI 49058
Paid a forfeiture of \$500.00 and was ordered to cease and desist from issuing nonrenewal notices which do not state with reasonable precision the facts on which the decision to nonrenew was based. This action was based on allegations of issuing an improper nonrenewal of an insurance policy. September 2003

Humana Insurance Company
(f/k/a/) Employers Health Insurance Company
500 W. Main St., Louisville, KY 40201
Paid a forfeiture of \$5,000.00. This action was based on allegations of failing to comply with a previous examination order. February 2003

Indiana Lumbers Mutual Insurance Company
3600 Woodview Trace, Indianapolis, IN 46268
Paid a forfeiture of \$500.00 and was ordered to cease and desist from nonrenewing insurance policies with less than 60 days notice and violating s. Ins 21.01 (6), Wis. Adm. Code. This action was based on allegations of issuing an improper nonrenewal of a worker's compensation insurance policy. November 2003

Insurance Company of North America
1601 Chestnut St., Philadelphia, PA 19192
Paid a forfeiture of \$500.00 and was ordered to reply promptly in writing and provide all information requested to all inquiries from the commissioner. This action was based on allegations of failing to respond promptly to inquiries from OCI. June 2003

Insurance Company of North America
P.O. Box 41484, Philadelphia, PA 19101
Paid a forfeiture of \$1,000.00 and was ordered to provide the information requested and reply promptly to all future requests. This action was based on allegations of failing to respond promptly to inquiries from OCI. July 2003

Insurance Company of the State of Pennsylvania
70 Pine St., New York, NY 10270
Paid a forfeiture of \$500.00 and was ordered to provide the information requested and respond promptly to all future inquiries from the commissioner. This action was based on allegations of failing to respond promptly to inquiries from OCI. March 2003

Integrity Mutual Insurance Company
2121 E. Capitol Dr., Appleton, WI 54915
Paid a forfeiture of \$1,000.00 and was ordered to cease and desist from knowingly misrepresenting to policyholders pertinent facts or policy provisions relating to coverage under the policy. This action was based on allegations of misrepresenting facts to policyholders regarding coverage on policies. October 2003

Interstate Administrative Services
P.O. Box 1670, Danville, IL 61834
Was ordered to cease and desist from all activities related to the administration of health coverage offered through NAFPA or by UIIC, LTD and any other insurance company not authorized to do business in Wisconsin, to pay claims and to notify Wisconsin residents of coverage termination. This action was based on allegations of assisting an unauthorized insurer. March 2003

Interstate National Dealer Services, Inc.
333 Earle Ovington Blvd. Ste. 700
Uniondale, NY 11553
Paid a forfeiture of \$600.00 and was ordered to cease and desist from using any form that has not been filed with and approved by the commissioner. This action was based on allegations of violated s. 631.20, Wis. Stat., by using an insurance form that had not been filed with or approved by the commissioner. March 2003

Liberty Mutual Fire Insurance Company
175 Berkeley St., Boston, MA 02117
Paid a forfeiture of \$500.00 and was ordered to provide the information requested and reply promptly in writing to all future requests. This action was based on allegations of failing to respond promptly to inquiries from OCI. March 2003

Liberty Mutual Fire Insurance Company
175 Berkeley St., Boston, MA 02117
Paid a forfeiture of \$2,000.00 and was ordered to cease and desist from mailing renewal notices to policyholders less than 60 days prior to the policy renewal date when increasing the renewal premium 25% or more and without a notice to the policyholder of the right to cancel the policy. This action was based on allegations of issuing an improper renewal of an insurance policy. December 2003

Local Government Property Insurance Fund
121 E. Wilson St., Madison, WI 53702
Agreed to pay a forfeiture of \$500.00. This action was based on allegations of failing to properly file rate changes. March 2003

Managed Health Services Insurance Corp.
1205 S. 70th St. Ste. 500, West Allis, WI 53214
Paid a forfeiture of \$1,000.00. This action was based on allegations of failing to comply with a previous examination order. December 2003

Mechanical Breakdown Administrators, Inc.
9419 E. San Salvador Ste. 105, Scottsdale, AZ 85258
Paid a forfeiture of \$750.00 and was ordered to provide the requested information and promptly reply in writing to all requests for information from the commissioner. This action was based on allegations of failing to file a required financial statement by the due date. November 2003

Middleton Insurance Company
6924 University Ave., Middleton, WI 53562
Paid a forfeiture of \$500.00. This action was based on allegations of failing to comply with a previous examination order. August 2003

Midwest Family Mutual Insurance Company
10601 Wayzata Blvd., Minnetonka, MN 55305
Paid a forfeiture of \$500.00 and was ordered to cease and desist from misrepresenting an offer of renewal by soliciting underwriting information from policyholders after the offer and to cease and desist from altering the terms of a policy after the renewal term has commenced. This action was based on allegations of issuing an improper nonrenewal of an insurance policy. November 2003

Midwest Security Life Insurance Company
2700 Midwest Dr., Onalaska, WI 54650
Paid a forfeiture of \$500.00 and was ordered to provide the information requested and promptly reply in writing to all future requests. This action was based on allegations of failing to respond promptly to inquiries from OCI. July 2003

Midwest Security Life Insurance Company
2700 Midwest Dr., Onalaska, WI 54650
Agreed to pay a forfeiture of \$1,750.00 and agreed to promptly respond in writing to requests for information and provide the information requested. This action was based on allegations of failing to respond promptly to inquiries from OCI. November 2003

Milwaukee Insurance Company
400 S. Executive Dr. Ste. 200, Brookfield, WI 53005
Paid a forfeiture of \$4,500.00 and was ordered to cease and desist from violating s. 631.51, Wis. Stat., by failing to file dividend plans and declarations with the commissioner. This action was based on allegations of failure to file schedule of dividend distributions and failing to file worker's compensation dividend plans and declarations with the commissioner. November 2003

Milwaukee Service Contract Corp.
6001 W. Capital Dr., Milwaukee, WI 53216
Paid a forfeiture of \$2,000.00 and was ordered to provide the requested information and promptly reply to all future requests. This action was based on allegations of failing to respond promptly to inquiries from OCI and failing to promptly comply with an order issued. December 2003

Milwaukee Service Contract Corp.
6001 W. Capital Dr., Milwaukee, WI 53216
Paid a forfeiture of \$2,000.00 and was ordered to provide the information requested and reply promptly in writing to all future inquiries. This action was based on allegations of failing to respond promptly to inquiries from OCI and failing to promptly comply with an order issued. December 2003

Milwaukee Service Contract Corp.
6001 W. Capital Dr., Milwaukee, WI 53216
Was ordered to file financial statements in conformity with generally accepted accounting principles and provide an additional letter of credit. This action was based on allegations of failing to file a required GAAP financial statement by the due date. December 2003

MSI Preferred Insurance Company
P.O. Box 64035, St. Paul, MN 55164
Paid a forfeiture of \$500.00 and was ordered to cease and desist from returning premiums less than the pro rata unearned premium unless a proper and separate written notice is given to the policyholder. This action was based on allegations of issuing an improper mid-term cancellation or nonrenewal of an insurance policy. March 2003

Mt. Morris Mutual Insurance Company
N1211 County Rd. B, Coloma, WI 54930
Paid a forfeiture of \$500.00 and was ordered to cease and desist from issuing improper mid-term cancellation notices. This action was based on allegations of issuing an improper mid-term nonrenewal of an insurance policy which did not state with reasonable precision the facts on which it was based. October 2003

Mt. Morris Mutual Insurance Company
N1211 County Rd. B, Coloma, WI 54930
Paid a forfeiture of \$500.00 and was ordered to cease and desist from issuing improper mid-term cancellation notices. This action was based on allegations of issuing an improper mid-term cancellation of an insurance policy. November 2003

National Administrative Dealer Services, Inc.
1997 Wadsworth Blvd. #B, Lakewood, CO 80215
Paid a forfeiture of \$750.00 and was ordered to cease and desist from soliciting unless and until it has obtained a limited certificate of authority to solicit a warranty plan in Wisconsin. This action was based on allegations of using unapproved policy forms. March 2003

National Assoc. for Financial Planning Alternatives, Inc.
2312 Peachford Rd. Ste. B, Atlanta, GA 30338

Was ordered to cease and desist from all activities related to the administration of health coverage offered through NAFPA or by UIIC, LTD, and any other insurance company not authorized to do business in Wisconsin, to pay claims and to notify Wisconsin residents of coverage termination. This action was based on allegations of doing an insurance business without proper authority. March 2003

National Auto Care Corp.

101 Green Meadows Dr. S., Lewis Center, OH 43035
Paid a forfeiture of \$750.00 and was ordered to provide the requested information and promptly reply in writing to all requests for information from the commissioner. This action was based on allegations of failing to file a required financial statement by the due date. October 2003

National Casualty Company

8877 N. Gainey Center Dr., Scottsdale, AZ 85258
Paid a forfeiture of \$500.00 and was ordered to cease and desist from issuing nonrenewal notices to the policyholders that do not state with reasonable precision the facts on which the insurer's decision to nonrenew is based. This action was based on allegations of issuing an improper nonrenewal of an insurance policy. June 2003

National General Insurance Company

One National General Plz., Hazelwood, MO 63045
Paid a forfeiture of \$1,500.00 and was ordered to cease and desist mailing renewal premium offers/notices to policyholders less than 60 days prior to the policy renewal date when increasing the renewal premium 25% or more. This action was based on allegations of issuing an improper mid-term cancellation or nonrenewal of an insurance policy. April 2003

Nationwide Assurance Co. and National Casualty Co.
One Nationwide Plz., Columbus, OH 43216

Paid a forfeiture of \$2,000.00 and were ordered to provide the requested information. This action was based on allegations of failing to comply with a previous examination order. February 2003

National Union Fire Insurance Co. of Pittsburgh PA
70 Pine St., New York, NY 10270

Paid a forfeiture of \$10,000.00 and was ordered to provide the requested information and promptly reply in writing to all requests. This action was based on allegations of failing to respond promptly to inquiries from OCI. March 2003

National Union Fire Insurance Co. of Pittsburgh PA
70 Pine St., New York, NY 10270

Paid a forfeiture of \$10,000.00 and was ordered to provide the requested information and promptly reply in writing to all inquiries from OCI. This action was based on allegations of failing to respond promptly to inquiries from OCI. March 2003

National Union Fire Insurance Co. of Pittsburgh PA
70 Pine St., New York, NY 10270

Paid a forfeiture of \$5,000.00 and was ordered to promptly reply in writing and provide all information requested. This action was based on allegations of failing to respond promptly to inquiries from OCI. March 2003

Near North Insurance Brokerage, Inc.

875 N. Michigan Ave. 19th Fl., Chicago, IL 60611
Has had its application for an insurance license denied. This action was based on allegations of pending criminal charges against Michael Segal, owner, and administrative actions in the states of Iowa, Pennsylvania, California, and Kentucky against Michael Segal. September 2003

Ohio Casualty Insurance Company, The
9450 Seward Rd., Fairfield, OH 45014

Paid a forfeiture of \$500.00 and was ordered to cease and desist from raising premiums more than 25% without providing the required notifications to insureds. This action was based on allegations of issuing an improper mid-term cancellation or nonrenewal of an insurance policy. March 2003

Omni Insurance Company

P.O. Box 105440, Atlanta, GA 30348
Paid a forfeiture of \$500.00 and was ordered to cease and desist from utilizing the services of an agent who is not properly appointed. This action was based on allegations of violated s. Ins 6.57 (5), Wis. Adm. Code, on three separate occasions by accepting insurance applications from an agent that was not listed with the insurer. March 2003

OneBeacon Insurance Company

One Beacon St., Boston, MA 02108
Paid a forfeiture of \$500.00 and was ordered to promptly reply in writing and provide all requested information. This action was based on allegations of failing to respond promptly to inquiries from OCI. June 2003

OneBeacon Midwest Insurance Company

One Beacon St., Boston, MA 02108
Paid a forfeiture of \$1,000.00 and was ordered to provide the information requested and promptly reply in writing to all inquires from the commissioner. This action was

based on allegations of failing to respond promptly to inquiries from OCI. March 2003

OneBeacon Midwest Insurance Company
One Beacon St., Boston, MA 02108
Paid a forfeiture of \$500.00 and was ordered to cease and desist from improper mid-term cancellation of insurance policies. This action was based on allegations of issuing an improper mid-term cancellation of an insurance policy for underwriting reasons.
September 2003

Orion Insurance Company
9 Farm Springs Dr., Farmington, CT 06032
Was ordered to promptly respond with the correct complaint file number to future correspondence from OCI. This action was based on allegations of failing to respond with the correct complaint file number to inquiries from OCI. January 2003

Pekin Insurance Company
2505 Court St., Pekin, IL 61558
Paid a forfeiture of \$1,000.00 and was ordered to cease and desist from improperly canceling policies mid-term for underwriting reasons. This action was based on allegations of issuing an improper mid-term cancellation of an insurance policy. November 2003

PHP Insurance Plan, Inc.
301 N. Broadway Ste. 110, De Pere, WI 54115
Paid a forfeiture of \$2,000.00. This action was based on allegations of failing to comply with a previous examination order. August 2003

Physicians Plus Insurance Corporation
22 E. Mifflin St. Ste. 200, Madison, WI 53703
Paid a forfeiture of \$4,000.00. This action was based on allegations of failing to comply with a previous examination order. August 2003

Platinum Warranty Corp.
12600 Rockside Rd. PMB230, Cleveland, OH 44125
Paid a forfeiture of \$4,500.00 and was ordered to cease and desist from issuing vehicle service contracts in Wisconsin unless and until it has obtained a limited certificate of authority to solicit a warranty business from the commissioner and provide proof of financial security for the in force contracts within 10 days of receipt of this order. This action was based on allegations of doing an insurance business without proper authority.
October 2003

Pre-Paid Legal Casualty, Inc.
P.O. Box 145, Ada, OK 74820
Paid a forfeiture of \$500.00 and was ordered to provide the information requested and promptly reply in writing to all and any future requests for information. This action was based on allegations of failing to respond promptly to inquiries from OCI. October 2003

Premier Dealer Services
9449 Balboa Ave. Ste. 300, San Diego, CA 92123
Paid a forfeiture of \$700.00 and was ordered to cease and desist from soliciting unless and until it has obtained a limited certificate of authority to solicit a warranty plan in Wisconsin. This action was based on allegations of doing an insurance warranty plan business without proper authority. November 2003

Pro-Guard International, Inc.
2131 Verdugo Dr., Laguna Hills, CA 92653
Paid a forfeiture of \$550.00 and was ordered to cease and desist from using any form that has not been filed with and approved by the commissioner. This action was based on allegations of violating s. 631.20, Wis. Stat., by using an insurance form that had not been filed with or approved by the commissioner. April 2003

Pro-Tech Vehicle Service Contracts Corp.
5420 LBJ Freeway, Dallas, TX 75240
Has had its insurance license revoked. This action was based on allegations of failing to file a required financial statement by the due date and failing to respond to requests for information regarding warranty plan security requirement. May 2003

Professional Benefit Consultants, Inc.
141 Ganttown Rd. Ste. 3, Turnersville, NJ 08012
Has had its application for an insurance license denied. This action was based on allegations of an employee benefit plan ordered to cease doing business for failure to provide a performance bond and financial statement.
September 2003

Property and Casualty Insurance Company of Hartford
Hartford Plz., Hartford, CT 06115
Paid a forfeiture of \$500.00 and was ordered to cease and desist from improper mid-term cancellations. This action was based on allegations of issuing an improper mid-term cancellation of an insurance policy. April 2003

Prudential Property and Casualty Insurance Company
36 S. Pennsylvania St. Ste. 700, Indianapolis, IN 46204
Paid a forfeiture of \$2,000.00 and was ordered to cease and desist from improperly canceling new business

which has been in force for more than 60 days. This action was based on allegations of issuing an improper mid-term cancellation of an insurance policy. October 2003

Prudential Property and Casualty Insurance Company
23 Main St., Holmdel, NJ 07733
Paid a forfeiture of \$5,000.00 and was ordered to cease and desist from the improper termination of insurance contracts in violation of s. 631.36, Wis. Stat. This action was based on allegations of issuing an improper mid-term cancellation of an insurance policy. November 2003

Prudential Property and Casualty Insurance Company
23 Main St., Holmdel, NJ 07733
Paid a forfeiture of \$500.00 and was ordered to cease and desist from increasing premiums 25% or more without providing proper notice. This action was based on allegations of increasing a policy premium upon renewal in excess of 25% without providing proper notice of policyholder rights in violation of s. 631.36 (5), Wis. Stat. December 2003

Pyramid Benefit Services Corp.
300 S. St. Louis Blvd. Ste. 150, South Bend, IN 46617
Has had its application for an insurance license denied. This action was based on allegations of failing to respond promptly to inquiries from OCI regarding required financial statement not included with original renewal application. July 2003

Racine County Mutual Insurance Company
10502 Northwestern Ave., Franksville, WI 53126
Paid a forfeiture of \$500.00 and was ordered to cease and desist from nonrenewing insurance policies without the required statutory notice. This action was based on allegations of issuing an improper nonrenewal of an insurance policy. October 2003

Regent Insurance Company
One General Dr., Sun Prairie, WI 53596
Paid a forfeiture of \$8,500.00. This action was based on allegations of failing to comply with a previous examination order. February 2003

Royal Administration Services, Inc.
51 Mill St. Bldg. F, Hanover, MA 02339
Paid a forfeiture of \$2,700.00 and was ordered to cease and desist from using forms unless and until they have been filed with and approved by the commissioner. This action was based on allegations of using unapproved policy forms. August 2003

Royal Insurance Company of America
P.O. Box 3144, Naperville, IL 50566
Paid a forfeiture of \$2,500.00 and was ordered to provide the information requested and promptly reply to all future requests from the commissioner. This action was based on allegations of failing to respond promptly to inquiries from OCI and failing to promptly comply with an order. March 2003

Safeco Insurance Company of America
Safeco Plaza, Seattle, WA 98185
Paid a forfeiture of \$750.00 and was ordered to cease and desist from issuing cancellation and/or nonrenewal notices that fail to state with reasonable precision the facts on which the insurer's decision is based and to provide OCI an audit report of randomly selected canceled and nonrenewed personal lines policies to confirm compliance with s. 631.36 (6), Wis. Stat. This action was based on allegations of issuing an improper mid-term cancellation or nonrenewal of an insurance policy and failing to state with reasonable precision the facts on which the insurer's decision is based. December 2003

Selective Insurance Company of South Carolina
40 Wantage Ave., Branchville, NJ 07890
Paid a forfeiture of \$500.00 and was ordered to reply promptly in writing and to reply promptly to all future inquiries from the commissioner requesting a reply. This action was based on allegations of failing to respond promptly to inquiries from OCI. February 2003

Sentry Insurance A Mutual Company
1800 N. Point Dr., Stevens Point, WI 54481
Paid a forfeiture of \$500.00 and was ordered to cease and desist from providing improper altered terms or increased premium renewal notices. This action was based on allegations of issuing an improper nonrenewal of an insurance policy. March 2003

Service Net Solutions, LLC
325 W. Main St., Louisville, KY 40202
Paid a forfeiture of \$750.00 and was ordered to provide the requested information and promptly reply in writing to all requests for information from the commissioner. This action was based on allegations of failing to file a required financial statement by the due date. September 2003

Sheffield Olson & McQueen, Inc.
2145 Ford Pky. Ste. 300, St. Paul, MN 55116
Has had its application for an insurance license denied. This action was based on allegations of employee benefit plan license renewal denial for nonresponse to OCI

request for further information regarding inadequate bonding. July 2003

Standard Fire Insurance Company

One Tower Square, Hartford, CT 06183

Paid a forfeiture of \$1,000.00 and was ordered to cease and desist from improperly canceling policies mid-term. This action was based on allegations of issuing an improper mid-term cancellation of an insurance policy. December 2003

State Auto Property and Casualty Insurance Company
518 E. Broad St., Columbus, OH 43215

Paid a forfeiture of \$500.00 and was ordered to cease and desist from issuing policyholders improper notices of nonrenewal. This action was based on allegations of issuing an improper nonrenewal of an insurance policy. March 2003

State Auto Property and Casualty Insurance Company
112 S. Main St., Greer, SC 29650

Paid a forfeiture of \$1,500.00 and was ordered to cease and desist from mid-term cancellation of worker's compensation policies for underwriting reasons except as otherwise not prohibited under applicable law. This action was based on allegations of issuing an improper mid-term cancellation of an insurance policy. December 2003

State Farm Fire and Casualty Company

One State Farm Plaza, Bloomington, IL 61701

Was ordered to cease and desist from failing to provide adequate instructions to worker's compensation policyholders applying to the Wisconsin Worker's Compensation Plan and to cease and desist from using unapproved policy forms in the state of Wisconsin. This action was based on allegations of using unapproved worker's compensation policy forms in violation of s. 631.20 (1), Wis. Stat., and failing to provide adequate instruction to worker's compensation policyholders as required by s. 631.36 (7), Wis. Stat. December 2003

Thrivent Financial for Lutherans

4321 N. Ballard Rd., Appleton, WI 54919

Paid a forfeiture of \$500.00 and was ordered to comply with Wisconsin insurance law, s. Ins 6.57 (2), Wis. Adm. Code. This action was based on allegations of failing to comply with a previous examination order. September 2003

TIG Insurance Company

P.O. Box 152870, Irving, TX 75015

Paid a forfeiture of \$500.00 and was ordered to provide the information requested and promptly reply in writing

to all future inquiries. This action was based on allegations of failing to respond promptly to inquiries from OCI. July 2003

TIG Insurance Company

P.O. Box 152870, Irving, TX 75015

Paid a forfeiture of \$1,000.00 and was ordered to cease and desist from sending improper notices of altered policy term or premiums, in violation of s. 631.36 (5), Wis. Stat. This action was based on allegations of improper notice of altered terms in violation of s. 631.36 (5), Wis. Stat. November 2003

Touchpoint Health Plan, Inc.

P.O. Box 507, Appleton, WI 54912

Paid a forfeiture of \$1,000.00 and was ordered to cease and desist from releasing nonpublic financial information without proper authorization. This action was based on allegations of releasing nonpublic personal information without the individual's consent. December 2003

Transportation Insurance Company

CNA Plaza, Chicago, IL 60685

Paid a forfeiture of \$500.00 and was ordered to provide the information requested and promptly reply in writing to all inquiries from the commissioner requesting a reply. This action was based on allegations of failing to respond promptly to inquiries from OCI. March 2003

Transportation Insurance Company

CNA Plaza, Chicago, IL 60685

Paid a forfeiture of \$1,000.00 and was ordered to cease and desist from violating s. Ins 21.01 (8), Wis. Adm. Code, by failing to state with reasonable precision the facts on which the insurer bases its decision to nonrenew. This action was based on allegations of issuing an improper nonrenewal of an insurance policy. November 2003

Tricast Inc.

10200 W. Innovation Dr., Milwaukee, WI 53226

Has had its application for an insurance license denied. This action was based on allegations of financial information submitted at renewal that does not show Tricast Inc. is a financially viable organization. October 2003

Union Security Life Insurance Company

260 Interstate North Cir. NW, Atlanta, GA 30339

Paid a forfeiture of \$1,000.00 and was ordered to provide the information requested and promptly reply in writing to future requests from the commissioner. This action was based on allegations of failing to respond promptly to inquiries from OCI. March 2003

United International Insurance Company, LTD
22 Cayon St. W. Basseterre, St. Kitts, West Indies
Was ordered to cease and desist from all activities related to the sale of insurance to Wisconsin residents, to pay claims related to health coverage under UIIC and LTD, and to notify Wisconsin residents of coverage termination. This action was based on allegations of doing an insurance business without proper authority. March 2003

UnitedHealthcare of Wisconsin, Inc.
10701 W. Research Dr., Wauwatosa, WI 53226
Paid a forfeiture of \$15,000.00 and was ordered to provide the information requested and promptly reply in writing to all future inquiries from OCI providing the information requested. This action was based on allegations of failing to respond promptly to many inquiries from OCI. February 2003

United States Fidelity & Guaranty Company
100 Light St., Baltimore, MD 21203
Agreed to pay a forfeiture of \$3,000.00 and agreed to state with reasonable precision the basis for every nonrenewal. This action was based on allegations of issuing an improper nonrenewal notice for five insurance policies which did not state with reasonable precision the basis for the nonrenewals and violating a previous order. June 2003

United States Liability Insurance Company
190 S. Warner Rd., Wayne, PA 19087
Paid a forfeiture of \$500.00 and was ordered to cease and desist from nonrenewing insurance policies without mailing a notice of nonrenewal to the policyholder at least 60 days prior to the policy expiration date. This action was based on allegations of issuing an improper nonrenewal of an insurance policy. October 2003

USA Tax Advisors, Inc.
8127 SR 54, New Port Richey, FL 34655
Has had its application for an insurance license denied for 31 days. This action was based on allegations of failing to disclose administrative action taken by the state of Florida against Stephen R. Hand on an agency insurance license application. November 2003

VAC Service Corp.
99 Tower Dr., Middletown, NY 10940
Paid a forfeiture of \$750.00 and was ordered to provide the requested information and promptly reply in writing to all requests for information from the commissioner. This action was based on allegations of failing to file a required financial statement by the due date. December 2003

Vision Insurance Plan of America, Inc.
P.O. Box 44077, West Allis, WI 53214
Agreed to pay a forfeiture of \$2,500.00. This action was based on allegations of failing to comply with a previous examination order. January 2003

Vision Insurance Plan of America, Inc.
1126 W. 70th St. Ste. N100B, P.O. Box 44077
Milwaukee, WI 53214
Paid a forfeiture of \$2,000.00. This action was based on allegations of failing to comply with a previous examination order. April 2003

West Bend Mutual Insurance Company
1900 S. 18th Ave., West Bend, WI 53095
Paid a forfeiture of \$500.00 and was ordered to cease and desist from issuing nonrenewal notices that do not state with reasonable precision the facts on which the nonrenewal is based. This action was based on allegations of issuing an improper nonrenewal of an insurance policy. October 2003

Winterthur International America Insurance Company
Seaview House, 70 Seaview Ave., Stamford, CT 06902
Paid a forfeiture of \$50,000.00. This action was based on allegations of failure to comply with holding company laws and with a voluntary stipulation and order. January 2003

Wisconsin Vision Service Plan, Inc.
3333 Quality Dr., Rancho Cordova, CA 95670
Paid a forfeiture of \$1,500.00. This action was based on allegations of failing to comply with a previous examination order. December 2003

Zurich Services Corporation
1400 American Ln., Schaumburg, IL 60196
Paid a forfeiture of \$500.00. This action was based on allegations of failing to file a required financial statement by the due date. May 2003
